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September 1954

house + home

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Prototype house

Connecticut lumber dealer spends \$60,000 to promote Better Homes and Gardens' "Home for all America"; 96 builders use it to get publicity and buyers (p. 144)

Builder town

California's first planned town to offer all-modern design will integrate 4,500 good houses, apartments, churches, schools, shops, recreation areas (p. 154)

New tax bill

Its chief intent: to spur the US economy to greater activity (p. 161)

good

design

for

production

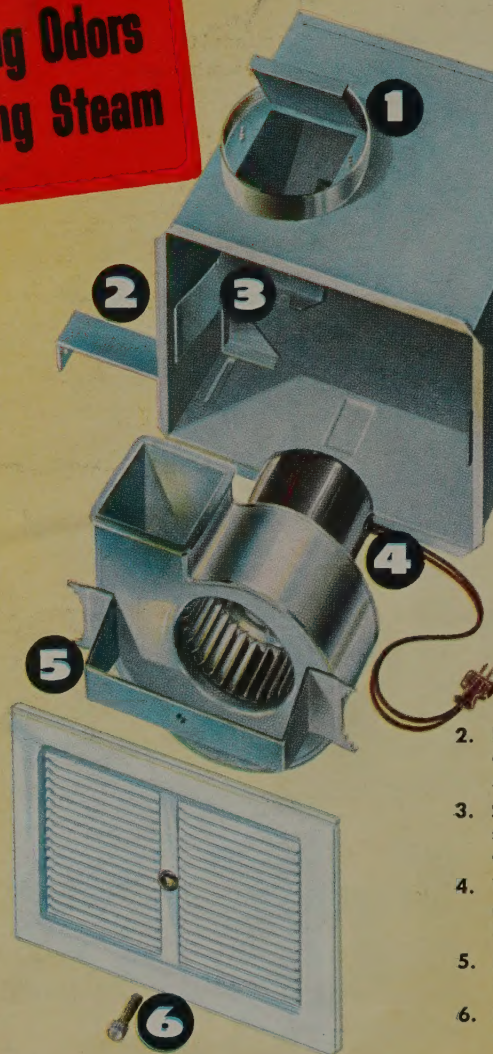
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FHA probe on the move

Committee closes up Washington show belaboring 608s, but schedules a five-city tour for further questioning; Sen. Sparkman and press defend rental housing law

Senatorial investigators who had been walking noisily and waving a big stick over the building industry since spring slowed to a crawl in mid-August, took a last crack at a couple of developers who had made money on 608s, and called a temporary halt. The case rested, at least in Washington. The Senate banking committee had closed up shop—after 15 weeks of hard labor—but its indefatigable Homer Capehart had scheduled a further round of road-show hearings in New York (two visits), Los Angeles, New Orleans, Chicago and Cleveland and a clean-up session in Washington, Oct. 8.

It was as evident in the closing days as in the beginning that the Senators possessed small knowledge of the ways in which the building industry operated. They were still outraged at the idea that its members could

Reni



CAPEHART

turn a profit. What purpose was served by belaboring the profit motive in sworn testimony—and having the testimony blown up, banner-size, in so many newspapers—was questionable. As in most investigations, action from the housing hearings was second to talk.

Box score to date. Facts from the Justice Dept. on who has been indicted for what in the housing field presented a sketchy picture. Spurred by a letter from Sen. Harry Byrd asking for information on the present status of prosecutions, Asst. Atty. Gen. Warren Olney III suddenly announced that more than 200 cases involving fraud, collusion or other irregularities in the housing field were “in various stages of investigation.” He told Byrd that most of these stemmed from malpractice in the home-repair field. Indeed they did. Except for indictments of Title I operators—Justice has chalked up 44 of these, against 102 persons or firms, and obtained convictions in 18—there were exactly four cases on tap involving housing and none had any direct connection with the present investigation.

One indictment is against Bernard F. Kenny, former executive director of the Jersey City Redevelopment Agency, charging that he concealed the fact that he was a partner in a firm doing business with the agency. Another is the indictment of Leonard D. Long for conspiring to defraud the government during low-cost housing construction in Puerto Rico. The others: Buffalo Banker William Koetzle, charged with embezzlement through promoting fictitious Title I loans and pocketing them; and C. E. Carter of the Carter Electric Co. in Augusta, Ga., indicted last fall for violation of the prevailing wage clause in multifamily construction con-

tracts. All these cases antedate the Congressional investigation.

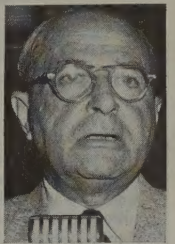
The most mysterious release from the Justice Dept. last month, however, was an unexpected document listing foreclosures on FHA-insured “housing project mortgages” since Jan. '53. It contained no mention of whether or not the foreclosures were on 608s. Such must have been the belief of the newspapers who featured the report, however, presumably on the premise that a foreclosure combined with a 608 was somehow corrupt. Aside from the fact that foreclosure figures are released by HHFA at regular intervals (the agency was said to have been as surprised as everyone else by this one), the document was interesting for a couple of other reasons: 1) its appearance was patently an example of Justice responding to the unmerciful prodding of the Senate for “action” so that it was willing to take a stab at almost anything to stay in the public eye; and 2) for its political tinge, in that Atty. Gen. Brownell stated in the report that there were eight foreclosure proceedings in the hands of the Justice Dept. when he took office. What he hoped to prove by this comparison—the eight previous foreclosures amounted to \$2.1 million and those instituted since Jan. '53 to \$32 million—was anybody's guess. Total foreclosures were listed at 0.7% of what FHA has insured in “such project mortgages,” a figure startling to no one.

Voices in the land. But if the investigation itself was as depressing as ever; hopeful signs that the daily press was at last awakening to true comprehension of the situation were evident. The New York *Herald Tribune*—which had previously been as eager as its fellows to pounce on the superficial excitement of the case—ran a perceptive editorial in mid-July beginning: “There is danger, in the current investigation of the Federal Housing Administration, that the public may become hypnotized by the large profits which were made in the financing of the postwar building program. Profits are not in themselves illegal or immoral. . . . It is necessary, therefore, for the public and the congressional investigators to look behind the mere figures

of profit . . . to make distinctions among the various cases that have been brought to light. . . .”

Sen. John Sparkman's excellent remarks on the history and purpose of the 608 program (see excerpts, next page) inspired the Washington *Post* to run a front-page story asking some of the same questions. The message: “The lush tales of financial windfalls in postwar rental housing which the Senate Banking and Currency Committee has been enumerating since April should come as no surprise to the Congress. Both sides of the political aisle deliberately voted for the provisions which made these windfalls possible.”

Variations on a theme. Last month the Senate committee pounded away at a couple of big builders, allegedly trying to find out how they got that way. Washington Builder Morris Cafritz was considered by observers to have turned in a fine job of standing up to the investigators and calling for clearer definition of the now - befogged (and faintly incriminating) term, “windfall.” Capehart and Cafritz had met socially in the latter's home—at extravaganzas given by wife and notable hostess Gwendolyn Cafritz—but



United Press

CAFRITZ no such party atmosphere existed at the hearings. Capehart and Committee Counsel William Simon contended that Cafritz made a windfall profit of \$552,000 on Parklands Manor, Inc. Snapped Cafritz: “A windfall is something you get for nothing. All of that money has to be paid back. That's no gain.”

Cafritz was further exacerbated by a financial analysis by Simon attesting that Cafritz' initial payment of \$69,000 for the project land would eventually give him a property with a book value of \$7.2 million. Cafritz placed the land in trust for his three sons shortly after he bought it. “Under income and gift tax laws, wouldn't a man ordinarily have to earn \$20 million to give away \$7 million to his sons?” asked Simon. “Is that against the law?” asked Cafritz. “Are you trying to build this up for a newspaper statement? Everything I have done has been within the law.”

Case of the one-inch wall. Big Builder Ian Woodner of Washington and New York was quizzed the following day about his famous Woodner apartment hotel with the wall through it and about some money which Woodner had allegedly deposited in his ex-wife's, his brother's and his sister's bank accounts without their knowledge. Capehart seemed to think Woodner had fattened the accounts so the three could serve as sponsors of one of his FHA-insured projects. What Capehart was really curious about, however,

was how Woodner could get FHA insurance for his \$9 million Woodner apartments, when by law such insurance is limited to loans of not more than \$5 million a project. Woodner said he had divided the 1,139-unit building with a one-inch space filled with calking compound. Corridors, he said, ran through the "wall" on every floor. Capehart asked Woodner if he did not think it was violation of the law to build the place under one roof when he had obtained two mortgages. "No, I do not," Woodner replied. "I never had any objection from the FHA that it was a violation."



WOODNER

Official directive. It is notable that FHA Commissioner Mason had already issued a directive to FHA field offices stating his own cut-and-dried interpretation of the law on limitation of mortgage amounts with respect

to multiple loans. Wrote Mason: "It is my view that the Congress . . . intended not only to limit the amount of any single project mortgage, but to limit also the liability of the commissioner with respect to any single mortgagor, or any collection of mortgagors, where the mortgaged properties, because of their physical location, or the interrelated interests of the mortgagors, constitute, either in fact, or in appearance, one project." The point was a neat one. Instances of its enforcement would make interesting reading.

Other news:

► The Shelby Construction Co. in New Orleans, graylisted by FHA for mortgaging out, was restored to its good graces by directive—the first company on the list to be allowed back into the fold. Capehart promptly took exception to this action, apparently on the premise that anyone who mortgages out should be barred from doing any more business with FHA. Sen. Byrd also was opposed, asked Administrator Cole for "a copy of any official promulgation" on the policy.

► Burton C. Bovard, ousted general counsel for FHA (a dozen officials have been dismissed since the start of the housecleaning) filed an appeal with the Civil Service Commission in which he said his dismissal threatened "the security of all Civil Service employees." He planned to summon a number of high officials to a hearing.

FHA, meantime, had sent a questionnaire to a select group of its employees, asking for answers to a series of persnickety and personal financial questions. Men were asked to list furs, jewels and life insurance policies owned by them or their wives before and after they entered government service; to list any business associations they had on the side. Obvious purpose: to check on possible instances of pay-offs by large builders who may have secured favorable FHA treatment or tried to cover up a violation of the law.

More to come? Administrator Cole has made it clear that he wants to wind up his end of the probe by the middle of this month and emphasize the positive for a change. But Capehart will take his men on the road and undoubtedly dig deep in some cities. He has said he wants to tackle more Title 1 repair complaints (especially in California), check on some shenanigans he has heard about in Wherry Act projects (including one at Chanute Air Force Base in Illinois built by Ian Woodner), and look into 203 and 213. Meantime, the Senate approved another \$75,000 (over the \$150,000 voted in April) for continuance of the hearings. Capehart has announced that he sees no end to the probe, that it might run into 1955. More ominously—and more recently—he said that when the hurly-burly is finally over he may come up with *additional corrections* that will need to be written into the law. On the builders' side: a gradually increasing sentiment among the high commands of HHFA and FHA—in spite of some of the abortive moves mentioned above—to brake their own investigation and adopt a realistic attitude toward the dangers and drawbacks of the congressional probe.

SENATOR SPARKMAN SPEAKS OUT ON 608

(From the Congressional Record, July 28, 1954)

What did the 608 program accomplish? The program became effective on May 22, 1946, in a law which continued and expanded a small wartime 608 program. The last commitment under the program was issued on March 1, 1950. Under the 608 program, 465,480 privately built rental units were provided in 7,046 projects, the mortgages on which were insured for a total of about \$3.4 billion. These projects were built in all 48 States, the District of Columbia, Alaska, Hawaii, and Puerto Rico. During this same period of time private rental housing went from its wartime lows up to as high as an average of 160,000 in 1949 and 1950. In 1950, more than four-fifths of these were section 608s.

The 608 program broke the back of the postwar rental housing shortage. It provided good rental housing quickly to meet the needs of our returning veterans. The 430,000 units it provided after 1946 (35,000 units were provided under similar legislation during the war) meant a quick and almost incredibly large response to the Government program designed to provide rental housing. It was undoubtedly one of the most successful of all Government housing programs. It brought the rental-housing percentage of all new units up to as high as 20 percent by 1949. Today, without 608, it has fallen to 12 percent, almost as low as it was when the 608 program started.

* * *

Something has been said about actual cost and estimated cost. We thrashed those questions out many times in the committee, and because of the urge to get housing and the difficulty of determining the actual cost, we are the ones who wrote into the law that the estimated cost should be the basis, not the cost of a particular builder for a particular project, but the cost of a typical builder engaged in that type of building. . . .

I have stated frequently, and the Senator from Illinois [Douglas] has heard me say in committee, that if there is blame, certainly the Congress of the United States cannot throw it off lightly by having something to say about it

4 or 5 years later, because it was known in the committee and on the floor of the Senate and in the other body, and we allowed it to continue.

Mr. DOUGLAS. I had a colloquy this afternoon with the Senator from Indiana [Capehart], in which I contended that there was some guilt attached to Congress; but I do not think the exclusive guilt should be attached to Congress.

Mr. SPARKMAN. May I say to the distinguished Senator from Illinois that I never said that?

Mr. DOUGLAS. I know; but I thought possibly that was the general drift or emphasis of the statement which the Senator from Alabama was making.

Mr. SPARKMAN. No. I shall state the point I wanted to make now. Since the comprehensive Housing Act of 1949 was enacted into law, or going back to 1946, when section 608 was enacted into law, for the purpose of encouraging persons to build rental units, a remarkable job has been done in getting housing constructed. A few of the promoters, a few of those who have entered the field, engaged in bad practice. When I say a "few," I mean a relatively few, because we have a great army of housing builders in this country, people who are tradesmen, who do the job. When we consider the vast number of persons in the field, and then consider the number who have indulged in those bad practices, it is a relatively small number. Yet a stigma has been thrown over the whole industry of home builders.

Let me give my colleague an example. In my State I do not know how many 608s were built, but there were a great many. Does the Senator know how many were mortgaged-out? One, which involved \$29,000, and the money was never even taken out as a dividend. The money stayed in the corporation. Why should every person in my State, and in every other State, who built section 608 houses be smeared with the charge that everybody who engaged in such construction was bad? That is my only concern.

NAHB names labor staffer, plans talks with AGC

With perhaps half of NAHB's members operating on an open-shop basis the association has shied away from having a staff labor department at its Washington headquarters. Now, with signs of a quickening of unions' interest in the housebuilding field. NAHB has taken a half-step toward establishing a labor unit. Last month Andrew P. Murphy, 32, former industrial relations adviser for Army ordnance, was appointed NAHB's assistant legislative director to specialize in labor matters. Attorney Murphy is editor-in-chief of the *Federal Bar Journal*. He will concentrate on fact gathering and advice to members, will steer clear of liaison with national AFL building unions. A five-man NAHB committee was formed to meet with AGC.

Construction wages rise 9¢; homebuilders fail to establish separate pay standards

Wages in construction rose by an average 9¢ an hour across the nation during the bargaining season which ended this summer. Homebuilders for the most part found themselves swept along by the increases, despite their growing determination to establish separate wage standards for their industry.

A midsummer survey of the building labor market by HOUSE & HOME identified some trends which alert builders were keeping under scrutiny to help them estimate the wants and needs of their labor next year. In a dozen major building areas, this is the way things were shaping up:

Fringe benefits—a long time coming to construction—are on the rise. Basic fringes, such as health and welfare insurance plans, are becoming well established in most metropolitan centers. Big exceptions are the South and West. Vacations and pensions are pushing into contracts in many big metropolitan areas which have stable labor forces. New York is still the pacesetter in fringe benefits; many of its trades have pension plans and vacation funds. In Detroit, six trades and their employers have cooperated in setting up a joint health and welfare plan costing employers 10¢ an hour.

Two-year contracts are being accepted as a partial satisfaction of the hunger of both contractors and workers for stability in their relations. Some contracts, important chiefly for their experimental nature, run from three to five years. Labor's acceptance of multiyear contracts has been interpreted as recognition by unions that the postwar ascent of wages may have lost most of its force. But, as insurance against wrong guesses on the economic future, most contracts longer than one year contain cost-of-living wage adjustment clauses or provisions for reopening pay negotiations yearly. In Chicago, an unusual three-year contract gave plumbers a 13¢ pay increase this year, assures them a 7¢ boost next June and commits them to no rise the following year. Nearly all major Boston contracts are for two years.

Blanket contracts. Wage rates for housing still are being patterned by negotiations covering all of construction. In a few cities this year, homebuilders revolted against bargaining jointly with other types of contractors and in many more areas builders talked about the need for negotiating separately with unions. But the revolts were unsuccessful, and the talk was mostly about "next year." Standout example of what homebuilders want was a contract between Providence builders and carpenters setting a lower wage rate than that for carpenters in general construction. In many parts of the

country, however, lower wage rates for housing workers than for other construction craftsmen are a reality, for housing is far from fully unionized. In addition, wages tend to be somewhat lower in suburban areas, where the bulk of housebuilding occurs. In large cities, where much housing is apartment buildings, builders are in the habit of paying wages which apply to other types of commercial structures.

SIDELIGHTS

ABA for uninsured repair loans

Sound loans on FHA Title I home repair and modernization standards are such good risks, prudent lenders could make them safely without FHA insurance. That was the message the installment credit commission of the American Bankers Association sent all members this month in a special study, "Non-insured Property Improvement Loans." For several years this ABA group has been advocating home modernization credit programs without reliance on government insurance. An increasing number of lenders have been accepting its advice, and with publication of this illuminating study many more can be expected to do so. This manual cites lenders' independence and freedom from red tape without Title I. More pointedly it notes that since 1939, despite any recent losses from racketeer contractor frauds, the 0.75% Title I insurance premium lenders have paid to FHA has covered all FHA operating expenses and losses on such loans, built up a \$27 million surplus and over \$30 million of unearned premiums. Says the ABA study: "It can easily be seen that the prudent lender could have protected himself equally as well without such insurance."

FHA directors' pow-wow

Some 70 of FHA's 75 field men (including all its state directors) turned up in Washington for their first briefing by headquarters since World War II. They got mixed advice. Commissioner Mason cautioned them, in his welcoming address, against accepting even trivial gifts from people with whom they do business. Charles Bowser, in charge of technical standards, announced: "It is high time that we shifted from a cost to a valuation concept." Cyrus Sweet, new Title I repair and modernization chief, said that the co-insurance feature—making lenders assume some of the responsibility—would be a tremendous help in correcting Title I abuses. It remained for Investigator W. F. McKenna, who was appointed housecleaner to HHFA in the spring and who was due to move back to private practice at month's end—to offer the most depressing reminder of how things had been going. First he said

Mixed Employment Picture. Construction employment varied by city. In most it was high—unemployment in spots was only 10% or less of the total workforce, normal in an industry with constant movement of workers from job to job. In some areas, however, there was serious unemployment. Carpenters and bricklayers seem most vulnerable, for they have to contend not only with day-to-day fluctuations in the call for their services, but also with the constant nibbling at their jurisdictions brought about by adoption of new building materials. In two areas, Omaha and San Francisco, there was heavy unemployment in many trades.

that the FHA housecleaning was virtually completed and that anybody still around could be considered guiltless. Then he said that the trouble FHA had endured was not because of a "weak law" but because of "graft and corruption at high levels." Logical inference: that a lot of crooks have been weeded out—an inference with virtually no support so far in the record (see p. 39).

Washington score board

In a final spurt, Congress disposed of a number of money matters affecting housing:

VA direct lending. A compromise figure of \$37.5 million for each quarter was settled on in conference—a 50% increase over the \$25 million a quarter VA had been getting. VA was not sure it was enough. The agency figured a backlog of 39,000 loan requests at the end of the fiscal year would absorb two-thirds of the new funds.

Construction statistics. A request for \$1.1 million for better building statistics—to be divided between Commerce and Labor—was killed. Declared essential by many sources, the sought-after funds were alternately proposed and killed for weeks until finally dropped entirely till next session.

FHA budget. Supplementary requests to the main budget (already passed) were sharply cut. FHA asked for a \$1.3 million boost for running its Washington headquarters in fiscal '55, was given \$350,000. It sought an extra \$3 million for field office operation, ended up with \$1.2 million. Its total budgets still exceeded last year's: \$5.5 million against \$5.3 million for the Washington office; \$26.2 million for the field against \$26.1 million. But the slim increase made painful reading in light of FHA's expanded activity and the criticism this activity was receiving from Congress.

Military housing. Still under discussion: a proposed appropriation of \$175 million in government funds for 11,867 units (the latter figure cut by the Senate) and a provision for 5,000 trailer units.



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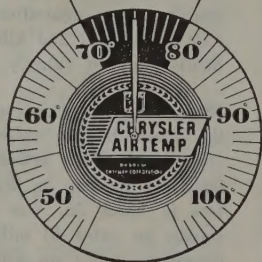
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THE TRULY MODERN HOME IS AIR CONDITIONED

PEOPLE: H. D. Moulton new head of US Steel Homes;

Neil Connor of Boston named chief architect at FHA

Gen. **John J. O'Brien**, president of US Steel Homes, Inc., resigned last month for health reasons. He had been president since 1949, had often spoken out loud and clear for the future of the prefabricated industry and had pushed up sales of US Steel Homes 215% his first year in office.

Oscar & Assoc.



"It was a real disappointment to find it necessary to terminate my association," he wrote **HOUSE & HOME** during a convalescent motor trip with his wife. "I had extensive surgery last November and returned to the office much too soon. . . . I was actually losing ground." He will move to Los Angeles (Mrs. O'Brien is from Pasadena) and go into residential building; undoubtedly will be in touch with the West Coast prefabricators. He will also continue as president of the Prefabricated Home Manufacturers Institute, a post he has occupied since March. And it is probable he will maintain a consultant relationship with US Steel Homes.

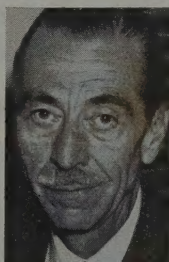
H. Douglass Moulton, 45, Kansas-born Annapolis graduate who joined US Steel in 1939, has succeeded O'Brien. Moulton—big, broad-shouldered, athletic—previously was chief engineer for the Fager Corp. in Los Angeles, changed over in 1939 to become chief engineering estimator for the Los Angeles plant of US Steel Products Division. During World War II he was an aide to Admiral Halsey, ended up as a captain. When he rejoined US Steel, he ended up in short order as assistant vice president, raw materials, of the main office, a post he has held for the past two years. He has a reputation as a fisherman, a conservative dresser and a hater of petty detail; likes to get to the office at 8:30 A.M. and frequently stays there until after dark. He is married and has two children. Last month, Moulton was visiting the company's New Albany and Harrisburg plants, orienting himself for the job ahead.

Dick Duncan, Graphic Arts Inc.



NEW PRESIDENT H. D. Moulton of US Steel Homes shakes hands with Charles Kaufer (l), furniture workers' head in the New Albany plant, during a get-acquainted tour last month.

FHA filled two top spots—chief architect and Title I head—with a Boston architect and a California lumberman. **Neil Anthony Connor**, AIA, was named to the job that **James Lendrum** of the University of Illinois Small Homes Council turned down last June. Connor is 46, has had extensive experience in municipal and government housing. With architectural degrees from Yale and MIT, he worked for the Suburban Resettlement Administration in the mid-thirties on site planning for the Greenbelt towns. He later did a survey of European housing and town planning and in 1938 started a four-year stint with PHA as coordinator for the San Francisco regional office. Connor's work as a home designer (he was with E. S. Read & Associates in Boston,



SWEET

then broke off with three others to found Bourne, Connor, Nichols & Whiting) was prior to 1950. Among his projects: a builder job in 1947—with the Kelley Corp. of Arlington, Mass.—on 412 conventional, single-family units in Newtonville; in 1950, a 100-unit project—slightly less conventional—with Manhattan Builders (also of Arlington) in Shrewsbury, Mass. Since 1950, he and his firm have concentrated on stores, churches and schools.

Cyrus B. Sweet of Fresno, Calif. was named director of FHA's home modernization and repair program. Sweet will step into the job vacated by **Arthur Frenz**, who was among those who left shortly after the investigatory pot began to boil last spring. He was most recently president of the Valley Lumber Co. in Fresno, before that worked in Longview, Wash. as western division manager for the Longbell Lumber Co. of Kansas City—a company with which he was associated for 30 years. He is a former vice president and director of the First Federal Savings & Loan Assn. in Longview. Sweet will head a special committee set up to rule on the revamped eligibility requirements under Title I. Committee members: **David W. Cannon**, deputy director for Title I; **Warren Cox** of FHA's legal division and **William J. O'Connor** of underwriting.

Other appointments at FHA: **Loder Patterson**, Jacksonville (Fla.) lawyer, named to head up the new urban renewal department, charged with administering Titles 220 and 221; **Frank Mistrell**, New York attorney, appointed general counsel to succeed the

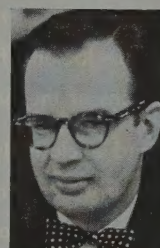
ousted **Burton Bovard**; and **Bruce H. Zeiser**, of Providence, R. I. as assistant general counsel, replacing **Howard Murphy**, whose resignation was accepted when Bovard left.

Ralph A. Homan, Kentucky lawyer, was named by HHFA administrator **Albert Cole** as a "special assistant" for "special assignments." A good guess was his duties would relate to personnel. He is 52, was recently administrative assistant to Sen. **John Sherman Cooper**.

New secretary-treasurer of the AFL's Building & Construction Trades Dept. is **Frank Bonadio** of Baltimore, an international representative of the Sheet Metal Workers union. Bonadio replaces **Joseph Keenan**, who left last spring (H&H, May '54, News). Feeling in Washington was that Bonadio—or anyone else—would have a tough job replacing Keenan, rated a top labor statesman.

Conrad (Pat) Harness, who set up NAHB's public relations department in 1950 and became its first director, left last month to become executive vice president of the Houston Home Builders Assn. He will succeed **T. C. (Buddy) Brennan Jr.**, who has moved over to manage sales promotion for **Frank W. Sharp**, now at work on a \$200 million, 15,000-home development on the city's outskirts (H&H, Aug. '54, News).

After 17 years in government, **Neal Hardy**, assistant administrator at HHFA, moved out to take over direction of NAHB's new \$2.5



HARDY

million National Housing Center in Washington. Hardy, 39, was one of the first assistants appointed to HHFA when it was formed in 1947, had been in his latest job since 1949. Under both Democrat **Ray Foley** and Republican **Al Cole** he was much relied on as a trouble shooter and pinch hitter, had gained a reputation as a man who could think on his feet, unspool government red tape and speak convincingly before trade groups.

Frank Lloyd Wright revised his plans for the proposed \$2-million Guggenheim Museum on upper Fifth Ave. in New York, felt certain that the city's building department would approve them now and let the work get on. It has been over two years since Wright and the officials fell to discussing exits, overhangs and the like, while approval was held up. Wright insisted the changes would not harm the building, in fact stated they would improve it. He had rented the Presidential suite in the Hotel Plaza, overlooking Central Park, as a New York office.

wanted



the phenomenal growth of sales of **scholz california contemporary homes** puts an ever increasing demand on our sales organization. to meet this demand we are looking for additional capable men to contact builders in nearly all sections of the east, middlewest, southeast and middle south.

aimed exclusively at the quality market these homes have been featured in nearly every national home and builders magazine and represent a vast pre-sold market.

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2001 Westwood

Toledo, Ohio

BUILDERS AT WORK: Promoters sprinkle money and ideas in Florida and Long Island to grow new cities

Big deal for Florida

Two experienced promoters who have in past years flooded the country with punchboards and propaganda last month anted up some of their millions, dealt in a big builder and began to gamble for a third of the Miami housing market. They announced to Florida and the nation their determination to build—and sell almost at cost—10,000 two-, three- and four-bedroom houses on 3,200 flat acres some 15 mi. northeast of Miami, near Opa-locka.

The three: **Carl Byoir**, New York public relations mogul; **Ralph Stolkin**, Chicago fast-mover whose operations in punchboards and

FORTUNE—Jerry Cook



BYOIR

Miami Herald—Waxman



GAINES

charity drives gave him cash to move into oil, cattle, TV tubes and broadcasting stations; and **Julius Gaines**, who says he has built 5,000 houses in Florida since 1946.

Their Coral City, although one of the biggest contemplated housing enterprises of all time, demanded attention for several other reasons:

► The concrete block and stucco homes will be sold near cost, says Gaines, from \$7,025 to



CORAL CITY MODEL

\$8,650, plus closing costs. Profit will come from operation of a water-supply system, sewage disposal plant and possibly even a private telephone system. The builders will operate all business properties serving the project.

► The trio has no intention of seeking VA or FHA backing for mortgages. They will do their own financing, offering \$92 million worth of houses, each with its third acre of revamped pasture land, for small down payments on 25-year mortgages at 5%. Bankers National Life & Casualty Co., in Chicago, is reported to be putting up early mortgage money.

► Gaines' schedule calls for the houses to go up at the rate of 400 a month, with occupancy of an initial group of 600 homes scheduled for October.

► An even more bullish statement from the promoters: they say that if things go well in Coral City, they will put up another 90,000 homes throughout the state.

By mid-August no plat plans had been filed with the Dade County Building, Zoning and Planning Dept. Zoning of the land for agricultural use had not been changed. But the developers felt no worry on this score; they had engaged **Harland Bartholomew & Associates**, city planners, to lay out their town and felt that by the time the plans were ready official approval would be forthcoming.

Small and stucco. Design of the houses would probably take no prizes. Six sample homes erected on the site show a combination of good and not-so-good elements. Some of the houses have sensibly wide roof overhangs; others do not. Most of the windows are high in the walls, making for less-effective ventilation than would be possible with full-lengths. Shutless shutters have been appended here and there. No architect designed the houses.

Gaines has a good reputation around Miami as an efficient builder. In Coral City he will be using prefab roof trusses and partitions. His plan calls for closely timed delivery of materials—concrete blocks and the like—on pallets. He has a record of good labor relations and has kept a nucleus of about 60 workers busy for several years. His work force for Coral City will be built around them.

The big push. Selling 10,000 houses will require considerable promotional ingenuity, but few Miamians doubt that Carl Byoir can do it. He has built the world's biggest public relations business. For the Florida job he has assigned a brace of topflight practitioners from his agency. Byoir also will be on hand. He has been in Miami before; he handled publicity for the city in the thirties and bought the land for the present project during the last two years, paying up to \$1,451 an acre.

Stolkin is one of the best-known strangers in Florida. Last spring he bought the village



STOLKIN

of Lake Park, near Palm Beach, for about \$5 million. Stolkin has moved, in the north, under a cloud of unfavorable publicity brought on by early escapades in punchboard merchandising and charity promotions that kept Better Business Bureaus across the nation hopping. He put together a syndicate in 1952 that moved into and out of RKO (Stolkin was head man while the group was in power) with astonishing swiftness.

Local resistance. Easing a hustler like Stolkin into Florida quietly had about as much chance of success as sneaking the sun past a Kansas rooster. The *Miami Herald* broke out a four-part, front-page blast to acquaint local citizens with their new neighbor. This action lost the paper its share—and it would have been the lion's share—of advertising for the new town.

The trio is well-equipped to move into the Miami home market. Said Byoir, in defining functions: "I am furnishing the land, Stolkin the equity capital, and Gaines the construction organization and development know-how."

Other developers in the area have shown unwillingness to be pushed out of their market, will probably step up promotion of their own projects. A new 10,000 houses would push available space beyond demand, even with an estimated 30,000 persons migrating to the Miami region each year.

Grid pattern for Long Island

Sydney M. Siegel, Long Island real estate developer, also has large-size plans, in their own way as formidable as those of the Coral City promoters. Siegel heads a group of Amer-

House of Patria



SIEGEL

ican and Canadian businessmen (unidentified) who intend to sponsor the birth and growth of a fully integrated industrial community in the geographical center of Long Island, 56 mi. from New York City. Size: 6,300 houses on 2,000 acres. Cost: \$175 million. Plans call for one quarter of the acreage to be devoted to industry (jobs for the home owners) and another 160 acres to shopping areas containing six supermarkets and 300 stores. The resultant land squeeze will put the houses cheek by jamb and in rigid alignment. There are two price brackets: \$8,000 to \$10,000 for the majority; \$16,000 to \$40,000 for junior vice presidents. Siegel has been mysterious about the industries he will get for his Suffolk City. **Brown & Mathews**, New York industrial planners, will be design engineers.

Extra footage

Tulsa Builder **Howard C. Grubb**, convinced that houses have to be bigger to fit bigger families, is—like **Andy Place** and other big builders—doing something about it. He will add 2' to the end of the lowest-priced houses (\$10,000) in his Dolly Mack subdivision. Says Grubb: "I'm sure I'll never find the added cost for the additional area." Says his architect, **Don Honn**: "It's surprising how much more an architect can do in a house with that extra 2' length." Both agree that builders who think of house cost in terms of square-foot costs minimize house size to meet "a nebulous means of computing cost. . . ."

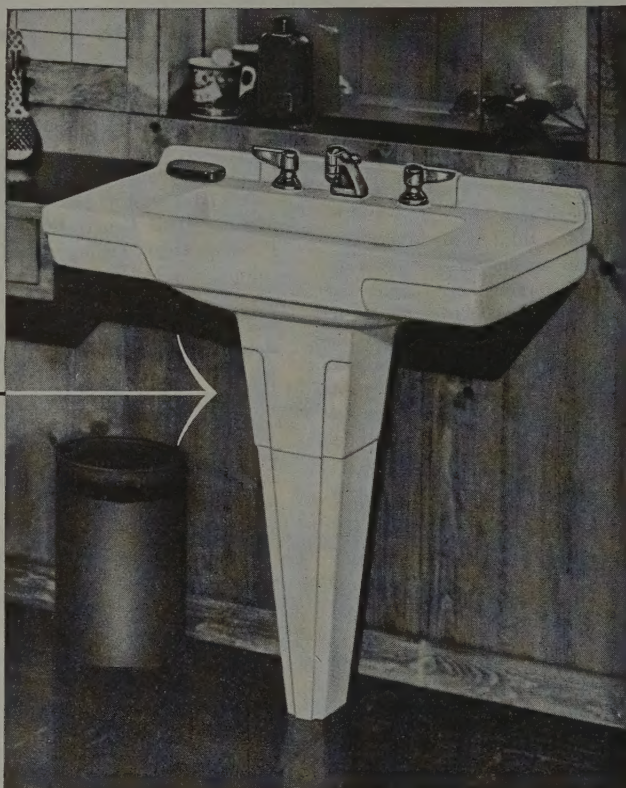
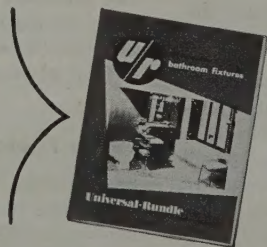
It's no wonder that **U/R Lavatories**

make houses
easier to sell!

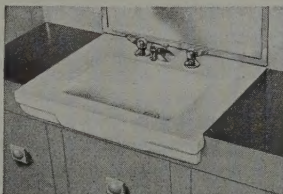
Your prospect can recognize real quality when he sees it—and one look at a Universal-Rundle lavatory tells a quality story that can't be beat. U/R's Arctic White, for instance, is the *whitest* white in the fixture industry, by scientific test! And Universal-Rundle's harder-than-steel surface means beauty that *stays* lovely . . . beauty that's easy to clean. The modern styling of U/R lavatories is clean and uncluttered—the kind of styling that is smart for years.

And when you offer Universal-Rundle fixtures, your prospect recognizes a familiar name—nationally advertised in leading magazines as the world's finest bathroom fixtures.

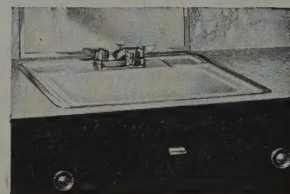
Write for
FREE
Catalog!



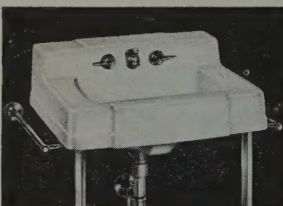
Chateau . . . No. 4585 . . . 27" x 21"



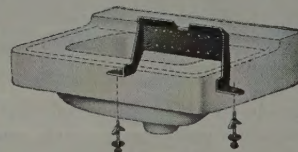
Carlton . . . No. 4579 . . . 27" x 21"



Cathleen . . . No. 4576 . . . 21" x 18"



Ledgemaster . . . No. 2201 . . . 22" x 19", No. 2200 . . . 19" x 17"



U/R Uni-Lox Lavatory Hanger
Patented one-piece hanger gives easier, faster, more sure installation of china lavatories! A U/R exclusive!



The World's Finest Bathroom Fixtures

by **Universal-Rundle**

227 River Road, New Castle, Pennsylvania

Plants in Camden, New Jersey; Milwaukee, Wisconsin; New Castle, Pa.; Redlands, Calif.; San Antonio and Hondo, Texas

HOUSING STATISTICS:

The Pacific Northwest lumber strike ticked off its second month since work stopped June 21, but prices softened in the face of increased shipments from British Columbia and from small American mills—either untouched by the strike or in temporary settlement—working a double-shift, six-day week. (Scattered settlements had involved no wage increase or a 5¢ to 7½¢ raise, subject to final industry agreement.) Price of 2 x 4 Douglas fir No. 2 green lumber tumbled as low as \$68 MBF, only \$6 above the prestrike level. Quotations shortly after the stoppage had soared to \$72 to \$75 at the mill. Plywood prices for quarter-inch AD were now generally pegged at \$90 MSF as production crept from 25% to 52% of industry capacity. Production stemmed mostly from nonunion, cooperative mills whose output was largely standard construction and interior grades. Specialty plywoods, product of the big, strike-bound mills, remained scarce.

In the meanwhile, builders did the best they could, paid high prices but were never so hard pressed for lumber that they had to curtail operations. Said Volume Builder Earl Smith of San Francisco: "The lumber situation is pinching us and it is very difficult to get enough to operate efficiently. But it's getting through somehow and we have managed to get by."

Most serious aspect of the strike: a growing shortage of logs. A delayed strike settlement could cause lumber production to suffer severely all winter for lack of raw material.

MORTGAGE LENDING ACTIVITY

(Investments in millions of dollars in nonfarm mortgages of \$20,000 or less by various types of lenders)

	S&L assns.	Ins. cos.	Comm. banks	Mutual savings banks	All others	TOTAL
1953						
April	642	127	325	102	512	1,709
May	641	133	317	111	496	1,699
June	682	131	325	120	511	1,769
6 months total	3,549	737	1,829	601	2,872	9,595
1954						
April	668	130	333	112	550	1,793
May	675	123	330	118	558	1,804
June	741	146	368	133	602	1,990
6 months total	3,734	736	1,903	636	3,159	10,168

Change 6 months

1953 to '54..... +5.2% -0.1% +4.0% +5.8% +10.0% +6.0%

Source: Federal Home Loan Bank Board

MORTGAGE MARKET QUOTATIONS

(Originations quoted at net cost, secondary market sales quoted with servicing by seller)

As reported to HOUSE & HOME the week ending August 13

City	FHA 4½'s		5% equity or more		No down payment	
	Origina- tions	Secon- dary	Origina- tions	Secon- dary	Origina- tions	Secon- dary
Boston: local	par-101 a		par-101 a		par-101 a	
Out-of-state	a	99-par	a	99½-par	a	97½-99
Chicago	97-99	99-par	97-99	99-par	a	a
Denver	99-par	99-par	99-par	99-par	99-par	99-par
Detroit	97½-99	a	97½-99	a	97	a
Houston	par	par	99½-par	99½-par	98-99½	98-99½
Jacksonville†	par	par	par	par	97½-98	97½-98
Kansas City	99-par	par	99-par	par	96½-97	97-99
Los Angeles	99-99½	99-99½	98-98½	98-99½	97-97½	97-97½
New York	par	par	par	par	par	par
Philadelphia	par	par	par	par	par	par
Portland, Ore.*	par	par	par	par	99	99
San Francisco	par	par	par	par	97-99	97-99
Washington, D.C.	par	par	par	par	99-par	98½-par

* No market.

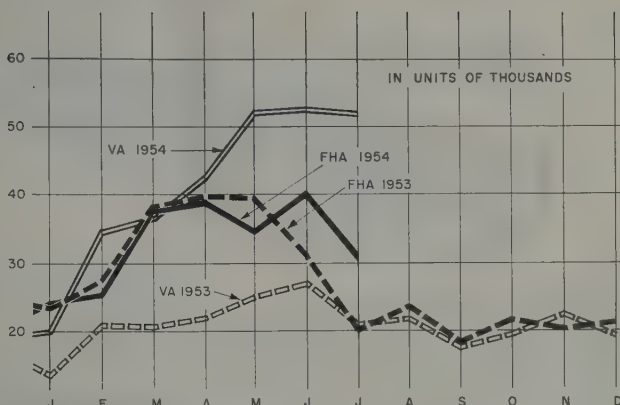
* Probable prices throughout Pacific Northwest.

† Probable prices throughout Florida.

SOURCES: Boston, Robert M. Morgan, vice pres., Boston Five Cents Savings Bank; Chicago, Maurice A. Pollak, vice pres. & secy., Draper & Kramer Inc.; Denver, C. A. Bacon, vice pres., Mortgage Investments Co.; Detroit, Robert H. Pease, pres., Detroit Mortgage & Realty Co.; Houston, John F. Austin Jr., pres., T. J. Bettes Co.; Jacksonville, John D. Yates, vice pres., Stockton, Whalley, Davin & Co.; Kansas City, Byron T. Shutz,

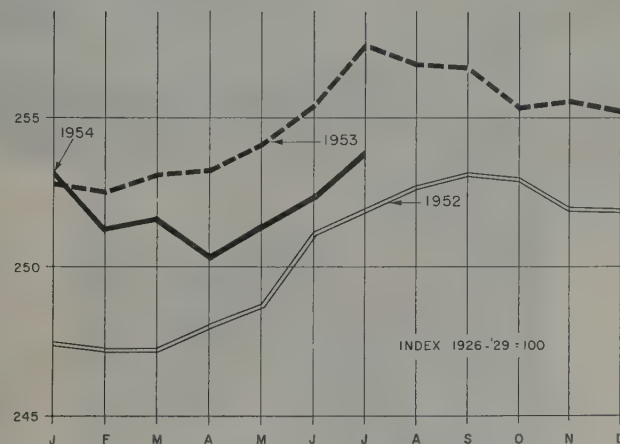
pres., Herbert V. Jones & Co.; Los Angeles, John D. Engle, pres., Insurance Funds Mortgage Co.; New York, John Halperin, pres., J. Halperin & Co.; Philadelphia, W. A. Clarke, pres., W. A. Clarke Mortgage Co.; Portland, Franklin W. White, pres., Securities, Inc.; San Francisco, William A. Marcus, senior vice pres., American Trust Co.; Washington, D. C., George W. De Franceaux, pres., Frederick W. Berens, Inc.

FHA AND VA APPLICATIONS



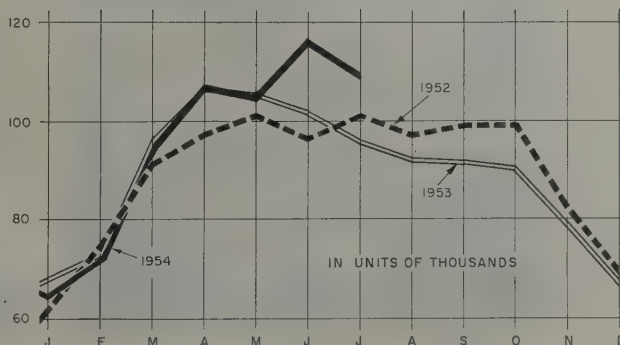
VA appraisal requests for proposed homes dropped a scant 458 units from June to a July total of 52,291. Though no record smasher, July was far ahead of the same month last year. FHA applications were 30,779, down somewhat from June's 40,474.

BUILDING MATERIALS PRICES

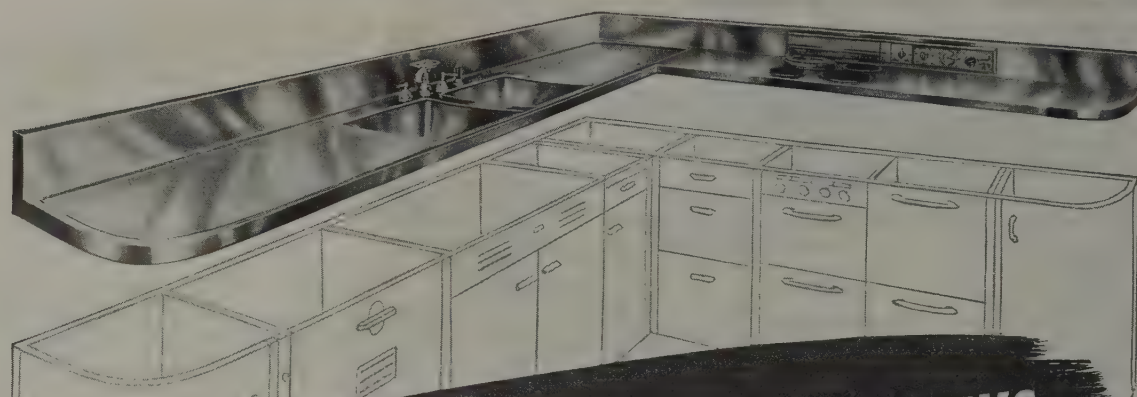


E. H. Boeckh & Associates' residential building cost index for July was 253.8, continuing the slow but steady rise that started in April of this year. Chiefly responsible for the June-to-July increase were rising labor rates and scattered hikes in steel prices.

PRIVATE HOUSING STARTS

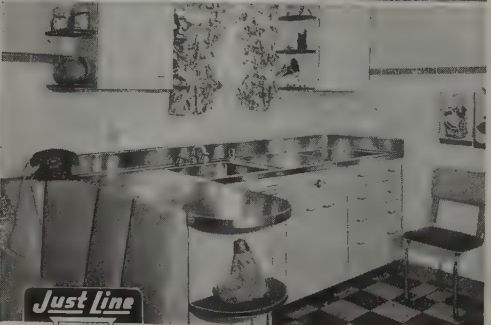


Private housing starts, computed from the revamped BLS sample, totaled 115,600 for June and 109,000 for July. Revisions for earlier months of 1954, on the basis of the new sample, were small except for April, which went from 109,800 to 106,500 units. Private housing activity for the first seven months of 1954 was the highest since 1950: 683,500. The same 1953 period yielded a slightly lower 678,100 units.



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Meet Highest Architectural Standards



Just Line



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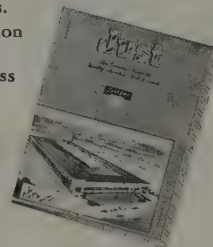
JUST design gives unlimited freedom in planning to conform to modern architecture.

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- Patented double pitched drainboards.
- Seamless welded one-piece construction for utmost sanitation.
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For further information, see our Catalog 23-B in Sweet's Architectural File or write today for illustrated literature and name of your nearest field representative.



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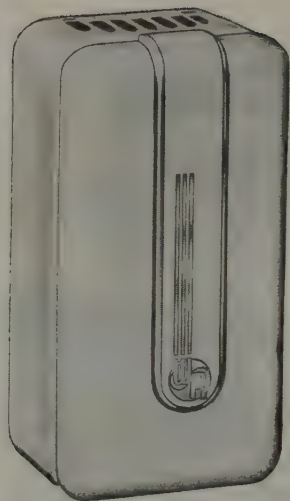


Aluminum Window Manufacturers Association

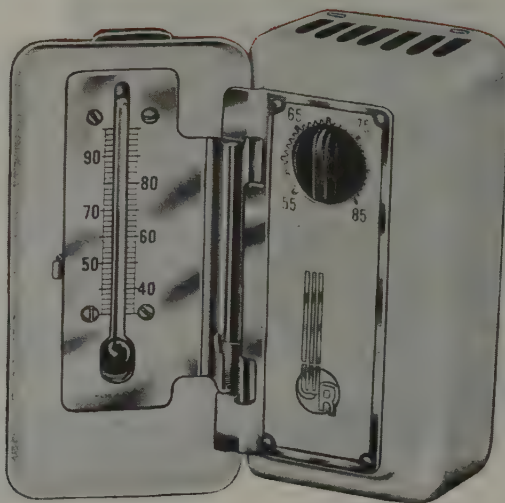
74 Trinity Place, New York 6, New York

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No matter how well built
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Controls FOR HEATING • REFRIGERATION
AND AIR CONDITIONING

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EVENTS

Gulf States District, American Institute of Architects, regional conference, **Sept. 26-28**, Marion Hotel, Little Rock, Ark.

Mortgage Bankers Assn., 41st annual convention, **Sept. 27-30**, Conrad Hilton Hotel, Chicago.

Porcelain Enamel Institute, annual meeting, **Sept. 29-Oct. 1**, The Greenbrier, White Sulphur Springs, West Va.

California Council of Architects, regional conference, **Sept. 30-Oct. 2**, Hoberg's, Lake County, Calif.

National Retail Lumber Dealers, exposition including exhibits of building materials and equipment, **Oct. 2-10**, Kingsbridge Armory, New York.

National Hardwood Lumber Assn., annual convention, **Oct. 5-7**, Rice Hotel, Houston.

Pacific Coast Building Officials, annual business meeting, **Oct. 5-8**, Denver.

National Association of Home Builders, annual convention, **Oct. 8-14**, Roosevelt Hotel, New York.

National Association of Housing and Redevelopment Officials, annual meeting, **Oct. 11-14**, Bellevue Stratford Hotel, Philadelphia.

Architectural Woodwork Institute, annual convention, **Oct. 15-16**, LaSalle Hotel, Chicago.

New York State Association of Architects, convention, **Oct. 21-23**, Lake Placid Club, Lake Placid, N.Y.

Central States District, American Institute of Architects, regional conference, **Oct. 21-23**, Wichita.

North Central States District, American Institute of Architects, regional conference, **Oct. 28-30**, Kahler Hotel, Rochester, Minn.

New England Council of Home Builders, first annual New England builders' convention, **Oct. 29-30**, Statler Hotel, Hartford, Conn.

School for Home Builders, covering field from land planning to mortgage finance, ten-day course beginning **Nov. 1** at the Univ. of Illinois, Urbana, Ill. For details and applications address NAHB Construction Dept., 1028 Connecticut Ave., Washington 6, D.C.

Texas Society of Architects, convention, **Nov. 3-5**, the Texas Hotel, Fort Worth.

US Savings & Loan League, annual convention, **Nov. 14-20**, Statler and Biltmore Hotels, Los Angeles.



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OPEN FOR FRANCHISE TO RESPONSIBLE BUILDERS. WRITE OR CALL**

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Compact 29½" four surface top (SU4D) leaves more counter space
... Thermostatically controlled warming drawer



YOUR HOMES with Thermador will appeal to budget-minded home buyers who look for added quality. Thermador Bilt-ins offer: convenience and easy upkeep; waist-level oven; more cabinet storage space above and below; flexibility of kitchen arrangement, and individuality in the home.

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Name _____

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City _____ Zone _____ State _____

HH-954

LETTERS

LUDICROUS FEE

Sirs:

In your article on Clarence Thompson (H&H, July '54) you outline the services of Architects Simon & Rettberg as including preliminaries (possibly with colored renderings), revisions of preliminaries, working drawings, foundation plans, typical wall sections, kitchen cabinets and plot plan.

For these services on a 1,200 sq. ft. house the architects receive \$75.

Since you do not state that this is a unit price based on numerous repeats, I assume that each of these is—at least to some extent—an individual job for a specific buyer. If so, the fee is ludicrous.

With all available shortcuts in standardizing or omitting details and using "near repeats," no office can produce the first of any model economically for this amount.

Unless it serves as an entering wedge for other prospective business, this activity of retail plans at wholesale prices cannot possibly be worthwhile.

Small wonder that Mr. Thompson does not "attempt to replace the architect."

GERSON T. HIRSCH, AIA
Pleasantville, N.Y.

● As Mr. Hirsch correctly assumes, the architects rework, for individual clients, plans of houses which have already been built. In no case is a completely new house custom designed. Mr. Thompson and Architects Simon & Rettberg find that all buyers want changes in plan and these the architects supply.—ED.

PROFIT FOR BUILDERS—LOSSES FOR HOUSERS?

Sirs:

The builders of the country are reputed to have made, according to the newspapers, millions of dollars building apartment units under 608. All mortgages were limited to \$8,100 per unit.

Why not give the "Public Housers" a maximum of \$8,100 per unit and see what they can do with it? This would probably put them out of business, as I know locally their costs are greatly in excess of this amount without furnishing all of the refinements that the builders have had to furnish. I think this is food for thought.

M. M. ROBINSON
General Construction Co.
Detroit

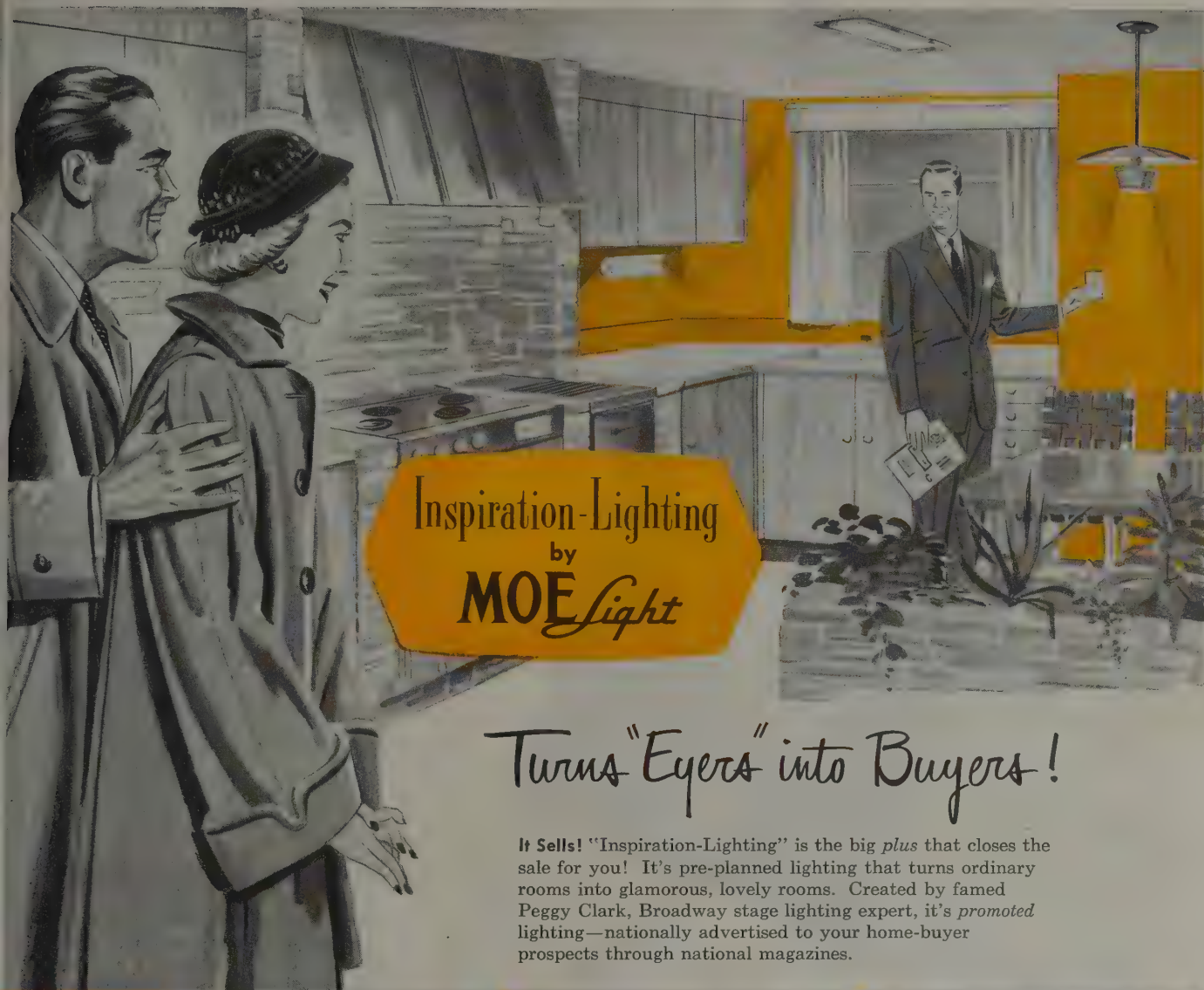
LOSSES FOR ARCHITECTS?

Sirs:

As a recent architectural school graduate, I have finally found out why the architectural profession lacks the proper professional standing.

In the July 24th issue of *Time*, I read that Builder Alfred Gross received services of an architect, for a 1% fee. The extra 4% he was permitted by the FHA was pocketed by Gross. Nice going, Mr. Gross, your "fee-cutting"

continued on p. 70



Inspiration-Lighting by **MOE** *Light*

Turns "Eyes" into Buyers!

It Sells! "Inspiration-Lighting" is the big *plus* that closes the sale for you! It's pre-planned lighting that turns ordinary rooms into glamorous, lovely rooms. Created by famed Peggy Clark, Broadway stage lighting expert, it's *promoted* lighting—nationally advertised to your home-buyer prospects through national magazines.

New
Lighting
Beauty
"Sells"
Every
Room...



Living areas take on many moods—bright and gay, or soft and subdued...



Dining areas can be intimate or formal...



Bedrooms are made quietly cozy...

SO MUCH ADDED VALUE, AT SO LITTLE COST!

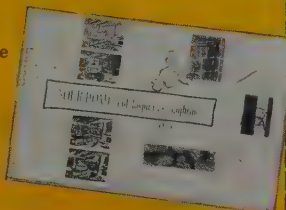
Yes, the Moe Light fixtures with which you achieve "Inspiration-Lighting" are unbelievably low in cost. That means you're adding hundreds of dollars to your selling price with an investment of just a few extra dollars. Why not call your Moe Light Distributor right now?



MOE LIGHT

FORT ATKINSON, WIS.

Division of THOMAS INDUSTRIES, INC.



MOE LIGHT, Dept. HH-954, Ft. Atkinson, Wis.
(Division of Thomas Industries)

I am enclosing one dollar for my copy of "Your Home and Inspiration-Lighting" (the \$1.00 is refunded on the first \$10.00 purchase of Moe Light fixtures). I understand that I may return the book in 10 days if I am not completely satisfied.

Name _____

Address _____

City _____ State _____



Treasure Trove

FOR THE
HOME BUILDER

Leigh
BUILDING PRODUCTS

ALWAYS KEEP
THIS CATALOG HANDY
IT'S YOUR TREASURE CHEST
OF FEATURES THAT MAKE SALES!

THE FINISHING TOUCHES THAT COMPLETE THE SALE

From the basement to the attic and through every room in the house, Leigh Building Products add the visible sales appeal that successful selling demands. And, no matter what Leigh Products you choose, you can always depend on this. Nowhere else can you get more quality, more user-designed convenience and more rock-bottom dollar value than you get with Leigh. Here are mass-produced builder items priced to give even the lowest cost homes the extras that lead to quick sales.

Leigh BUILDING PRODUCTS

DIVISION OF
AIR CONTROL PRODUCTS, INC.
HULL ST. COOPERSVILLE, MICHIGAN

LETTERS *continued from p. 68*

architect was a fool. Perhaps this explains why "get-rich-quick" builders like Gross are rich, and "stay-poor-but-I-got-the-job" architects like his are broke.

G. N. LIMBERT
Youngstown, Ohio

SPECIAL PROBLEM

Sirs:

I read with alarm the statement under "Housing Statistics" (News, July '54) which said "... mortgage money was so plentiful that many a thoughtful mortgage banker was worried about overbuilding."

Mortgage money is not readily available for Negro-occupied shelter. Before the prime lenders start worrying about overbuilding, it would be well to take a look at their own lending practices which are still ignoring a large minority market in all income groups.

REGINALD A. JOHNSON, *director*
Department of Housing Activities
National Urban League, Inc.
New York City

● H&H was talking about the total housing market, where mortgage money is indeed so plentiful that many thoughtful mortgage bankers are worried about overbuilding. Housing for Negroes is a special problem. As H&H pointed out in its much-quoted survey of nonwhite housing (News, April '53), financing and land are the No. 1 and No. 2 problems of providing new housing for nonwhite citizens.—ED.

GOOD TIMES, BAD HEADACHES

Sirs:

Many builders who started just after World War II are hollering because buyers are demanding. They should recognize the fact that these are *normal* good times.

The builder is simply a person with a product to sell—in competition with all-too-similar products.

In the early stages the builder shows blueprints to a lending institution. But how many builders show plans to a half dozen impartial people, learn what they like and then stress those features in their houses and in their advertising?

For example, housewives are highly critical of kitchens. When a builder has a "persuasive" kitchen, it seems to be a stroke of luck. (Even the most competent architect seldom cooks three meals a day.)

Looking at a new house, I said to my wife: "Isn't that a nice kitchen!" She replied: "There's no place to put things down," and walked into the next room. That was Nov. '53. In Aug. '54, the house was still for sale. At \$29,500.

Was everyone who inspected that house wrong? Or was the builder perhaps a little wrong?

Taking a comfortable two-bedroom area and dividing it into three bedrooms doesn't always result in immediate sales. People want to put furniture in the bedrooms!

continued on p. 74

YES, the newest thing in kitchens is Capitol Kitchens' completely new line of steel kitchen cabinets

NEW COLOR! Capitol joins forces with the famous House & Garden color program to bring you twelve Capitol colors plus white, perfectly coordinated with all the quality home furnishings and accessories already offered in House & Garden colors.

NEW FINISH! Six of Capitol's new colors are in the remarkable "Color-flecked" finish, a variegated, multicolor effect of unique beauty . . . and so durable it can actually be scoured without marring!

NEW DESIGN! Capitol kept only its traditional quality all-welded construction, then restyled from top to bottom. The result is a modern, functional, rounded-contour design that incorporates such features as:

Self-closing drawers on silent nylon rollers. Self-aligning hinges. Choice of four handle finishes. Fully insu-

lated door and drawer fronts. Recessed "sit-down" sink fronts . . . and many others.

Feature cabinets include popular built-in oven and countertop range cabinets, mixer cabinets, fan cabinets and roto-base corner cabinets.

NEW PROMOTION! The full-color ad shown at left is the kickoff of Capitol's new promotional series. New literature, new ad mats, new point of sale material round out the program . . . most comprehensive in Capitol history.

NEW SALES OPPORTUNITIES! It all adds up to big new moneymaking possibilities for the dealers and builders who sell and use the all-new Capitol Kitchens.

Write for full details today! A few dealer and distributor franchises are still open.



DIVISION OF HUBENY BROTHERS, INC.

600 East First Ave.

Roselle, N. J.

"CABINETS OF STEEL FOR LASTING APPEAL"

CAPITOL KITCHENS

division of Hubeny Brothers, Inc.
614 East First Ave., Roselle, N. J.

Please send complete information about the new CAPITOL Kitchens.

I am a ☐ distributor ☐ dealer ☐ builder.

NAME _____

STREET & NO. _____

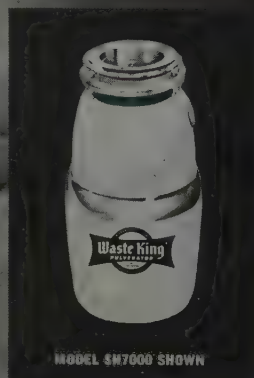
CITY _____ ZONE _____ STATE _____

the eyes buy...

sell the preferred Visible Feature!

WASTE KING PULVERATOR

AMERICA'S LARGEST GARBAGE DISPOSER



MODEL SN7000 SHOWN

WASTE KING, like this young home buyer, is a strong influence in the sale and rental of homes and apartments. Homemakers LOOK for this modern convenience that saves time, saves steps, saves work—that eliminates garbage electrically.

Sell quicker, rent quicker. Show buyers WASTE KING Pulverator. It's the lowest budget, highest quality feature that upgrades the value of the home or apartment.

SUPERIOR WASTE KING FEATURES

SUPER "HUSH-CUSHIONS"—an exclusive WASTE KING feature. Noise and vibration absorbed at sink connector and drain outlet.

LIFETIME GRIND CONTROL—exclusive design controls size of waste particles. Plumbing Lines Protected. Longer Life! Clogproof!

UNBEATABLE SERVICE RECORD—less than 1% service callbacks. Customer satisfaction assured! WASTE KING quality is unsurpassed!

SELL UP THE
PREFERRED VISIBLE FEATURE



Over 500,000
in Daily Use!



A Product of GIVEN Mfg. Co., Los Angeles 58, Calif., Largest Producer of Garbage Disposers in America!

LETTERS continued from p. 70

The builder who grumbles when prospects see shortcomings in his offerings should make the test of asking himself: "Could I pay the price and be happy here?"

WALTER OLSEN
Televisioning
Chicago

KUDOS

CONGRATULATIONS ON YOUR JULY ISSUE. THE MATERIAL ON HOT WEATHER HOUSES IS A REAL CONTRIBUTION TO THE HOMEBUILDING INDUSTRY.

LEONARD G. HAEGER, director
Construction Dept. and Research Institute.
NAHB

Sirs:

... As we have a Frank Lloyd Wright house, we are happy to see that you are featuring a few of his latest houses.

E. L. PRATT
Gatesburg, Mich.

Sirs:

... I am a constant reader of HOUSE & HOME and have many times picked up valuable tips and information that have helped us in our succession of low-cost home projects...

HERBERT KRONISH
Newport Vista Co.
Costa Mesa, Calif.

Sirs:

My hat is off to your information bureau. They are grand. I recently inquired about Paul MacAlister and his "Plan-A-Room" kit. I wrote to some 20-odd people who were quoted in the back of his booklet and every single one wrote back that they had either never heard of him or did not know where he was. Fortunately for me your department has a reservoir of knowledge that is worth-while.

Mrs. DAVID H. DARLING
New Britain, Conn.

Sirs:

We have been consistently impressed by the high quality of HOUSE & HOME's reporting of the national housing market.

CHARLES D. LAIDLAW
Market research analyst
Cleveland Electric Illuminating Co.

OMISSIONS

Sirs:

Re "Architects turn builders" (H&H, June '54), credit due our firm seems to have been omitted. We did all interior planning, color schemes and selection of furnishings for the model house. Also, during planning stage we served as design and style consultants for the project in Great Neck.

NARDIN & RADOCZY
New York City

Sirs:

The June HOUSE & HOME carries a news item on one of our Shaffer houses here in Jacksonville. You failed, however, to credit the architect.

WILLIS L. STEPHENS, AIA
Jacksonville, Fla.

• HOUSE & HOME's apologies to Messrs. Nardin, Radoczky and Stephens.—ED.

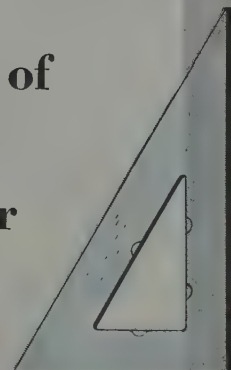
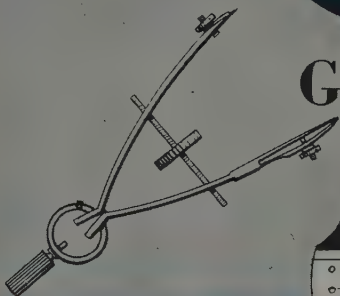
When Building or Remodeling

you'll find

HALL-MACK

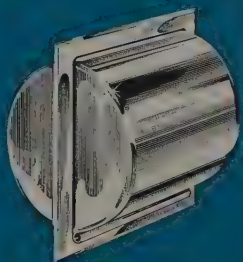
is full of

GOOD IDEAS for your bathroom plans



Idea #1

PLAN SMART
STYLING with a



CONCEALED TOILET PAPER HOLDER

Here's the ultimate in good taste -- a recessed holder with a gleaming chrome cover that lifts at the touch of a finger! Hall-Mack Catalog No. 378

Idea #2

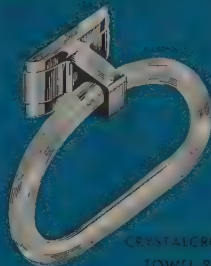
ADD UTILITY



with the
EXTENDO BAR
An attractive,
modern towel bar
retractable extensions
pull out instantly for
extra drying space.
Catalog No. 291

Idea #3

FOR LUXURY
CONSERVATION...

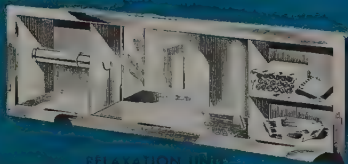


**CRYSTAL-CLEAR
TOWEL RING**

Crystal-clear,
stirrup-shaped tuck-
ring with a sparkling chrome
base -- for extra luxury in
small spaces. Catalog No. 186

Idea #4

COMPLETE BATHROOM COMFORT...

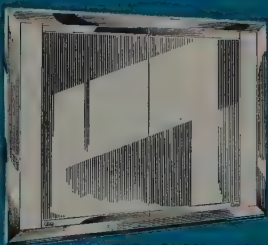


RELAXATION UNIT

Recessed toilet paper holder,
utility shelf and smoking unit. In
beautiful chrome finish for
lasting beauty. Catalog No. 300

Idea #5

DESIGNED FOR ROOMY LUXURY...



THE LIGHTED MIRRO-GLIDE

A fully recessed,
lighted medicine cabinet.
Double width with smooth-gliding plate
mirror doors. Catalog No. MG-1-4024

Idea #6

BRINGS THREE-WAY
CONVENIENCE



ADJUSTABLE-MIRROR CABINET

Three full plate mirrors adjust for
all around shaving and make up use.
Full center medicine cabinet and
practical twin fluorescent light pillars.
Catalog No. FLP-1626W

Idea #7

AN INTRIGUING
ORIGINAL IDEA...



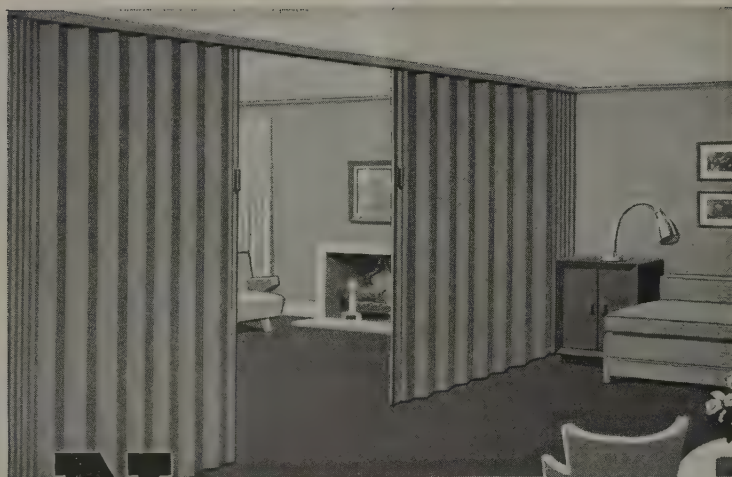
CONCEALED LAVATORY UNIT

A flush panel of gleaming chrome
revolves at the touch of a finger
for instant use of the tumbler,
toothbrush and soap.
Catalog No. 328

"Sold By Leading
Plumbing, Tile and
Hardware Dealers
Everywhere"

HALL-MACK COMPANY

1344 WEST WASHINGTON BLVD., LOS ANGELES 7, CALIF.
7455 EXCHANGE AVENUE, CHICAGO 49, ILLINOIS
1000 MAIN AVENUE, CLIFTON, NEW JERSEY



Novafold

SOLID CORE PLASTIC DOORS

—space- and money-saving doors and room dividers

By saving the space a swinging door wastes, you increase the useable area of any room! The Novafold Solid Core Plastic Door provides this attractive sales feature—at a price 25 to 50% less than comparable Vinyl-covered doors.

Novafold folds to 16% of its expanded width in a flush-with-the-wall $4\frac{1}{2}$ " stack. 4" leaves, in individual, full-length pockets in the Vinyl Plastic cover, give you a solid core door—room-to-room privacy—true accordion folding.

Smooth, silent operation is assured by self-lubricating Nylon slides. An exclusive Novafold feature is the linkage chain that gives even pleating when the unit is drawn.

Novafold is available in six colors—a wide range of sizes—affording unlimited application possibilities.

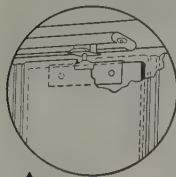
In Novafold, you have a top-quality product that is guaranteed for one year by the manufacturer against defects. This unit folds into the smallest space possible, thus increasing the useable floor and wall space.

Novafold affords the latest design features—in a wide range of size and color combinations—at a price 25 to 50% less than for doors of comparable quality.

Novafold is installed in 4 to 7 minutes. In new construction—no furring, trim or roughing is needed. There are no floor guides. With special track, Novafold is available for curved openings.

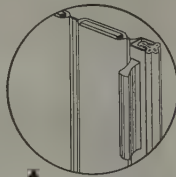
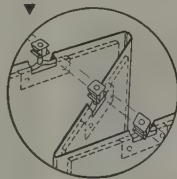
Colors: Beige, Dark Green, Chartreuse, Eggshell, Gray and Red.

May we send you color samples and specification data suggesting many applications of Novafold in the home? Please address your inquiry to Department 22A.



Heavy-duty enameled steel track, fixed to the top of the opening. Self-lubricating Nylon swivel slide, fixed to metal plate riveted to leaf.

4" leaves, in individual pockets, assure perfect accordion-folding.



Easy-grip handle. Soft, Plastic beading affords silent closing and tight fit—door-to-door and jamb-to-jamb.

NOVA Co. SALES

TRENTON 3, N. J.

A wholly-owned subsidiary of Homasote Company—manufacturers of the oldest and strongest insulating-building board; wood-textured and striated panels.

RESEARCH

(In this new department, from time to time H&H will print significant excerpts from research projects of interest to the industry.)

EFFECT OF EDGE INSULATION UPON TEMPERATURE AND CONDENSATION ON CONCRETE SLAB FLOORS.

Building and Materials and Structures, Report 138, Superintendent of Documents, US Government Printing Office, Washington 25, D.C. 21 pp. $8\frac{1}{2}$ " x 11". 20¢

To prove scientifically the value of edge insulation in slab construction, the Bureau of Standards, working under an HHFA research grant, built nine concrete floor specimens and subjected them to conditions similar to those actually experienced in the basementless house. The results were a clear-cut reaffirmation of the need for such insulation.

1. With an outdoor temperature of 0°, the edge insulated floors were from 9° to 13° F. warmer 1" from the cold wall, and 3° to 5° warmer over an area 30" in from the wall, than the uninsulated test slab.
2. Condensation occurred on the floor with an uninsulated edge, but did not occur on any floor with an insulated edge (nor would it occur under any normal humidity condition).
3. Disintegration of mopped fiberboard was such that its use as an insulating material in this type of construction is undesirable.

MOISTURE MIGRATION FROM THE GROUND.

Housing Research Paper 28. Division of Housing Research HHFA. Superintendent of Documents, US Government Printing Office, Washington 25, D.C. 13 pp. $8\frac{1}{2}$ " x 11". 15¢

Official documentation of Forest Products Laboratory's research, first reported in H&H's "How to build a good slab house" (July '53), proves that the movement of moisture in the form of vapor up through a concrete slab can run as high as 2.45 gal. per 1,000 sq. ft. in just 24 hours, but that a vapor barrier of 55-lb. roll roofing can reduce the amount 90%. Some conclusions:

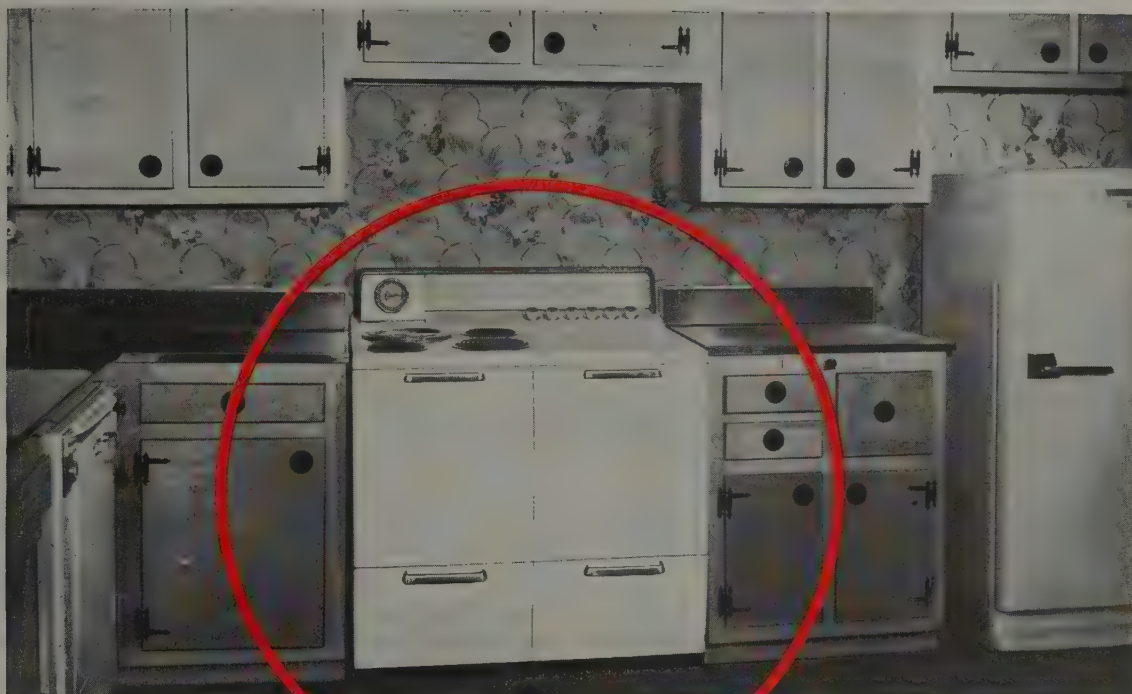
1. Interrupting capillarity with a base of gravel has no effect on water vapor migration.
2. Moisture may travel through concrete more rapidly as water vapor than as liquid.
3. Increased permeability of the membrane means increased moisture transmitted.
4. A radiantly heated slab would have greater migration than a nonradiantly heated slab.

Recommendations for slab-on-ground:

1. Where site is high and well-drained, use 55-lb. roll roofing (or equal), hot-lapped 6", extending to the tops of the slab.
2. If drainage is doubtful, or if wood floors are to be laid over the slab, or where basements are to be living space, use two layers of 55-lb. hot-mopped roll roofing.
3. Crawl spaces require only the 55-lb. roll roofing, lapped but not cemented.

Installation costs of vapor barrier materials are estimated at 5¢ to 10¢ per sq. ft.

continued on p. 82



Castle Builders are planning about 165 homes in the \$13,000 to \$16,000 price range. All will have fully-equipped electric kitchens. This feature in itself sets a theme of quality for the entire house. And with the *Electric Range*, the homemaker can be modern . . . cook **ELECTRICALLY!**

REALLY HELPS SELL HOMES *two ways*

The installation of an *Electric Range* in a new house adds *two* definite selling advantages. First, it is cooking equipment at its best—which means economy and ease of operation. Second, it means a cool kitchen as well as a clean one, because most of the heat stays in the oven or goes directly into the cooking utensils, due to the insulation and construction of the *Electric Range*, and the way it operates.

These advantages are true the country over, in all types of homes. *Electric Ranges* can help you sell *your* houses faster and easier, too!

BE MODERN...

Cook Electrically!

More builders every day
are installing

**ELECTRIC
RANGES**



"We know from our sales record over a period of 23 years," says Mr. P. A. Di Somma, President of Castle Builders, Babylon, N. Y., "that *Electric Ranges* have been a definite asset in the sale of our homes. During the post-war period we've built homes ranging in price from \$10,000 to \$85,000. All have been equipped with *Electric Ranges*."

ELECTRIC RANGE SECTION

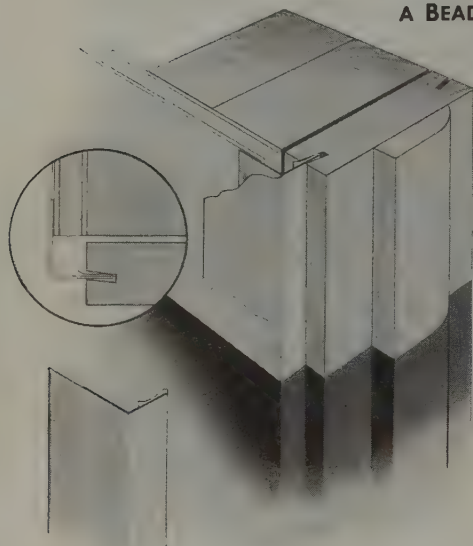
National Electrical Manufacturers Association

155 East 44th Street, New York 17, N. Y.

ADMIRAL • BENDIX • CROSLY • DEEPFREEZE • FRIGIDAIRE • GENERAL ELECTRIC • HOTPOINT • KELVINATOR
MAGIC CHEF • MONARCH • NORGE • PHILCO • STIGLITZ INFRA-AIRE • TAPPAN • WESTINGHOUSE

Design **SALES** right into your 1955 homes

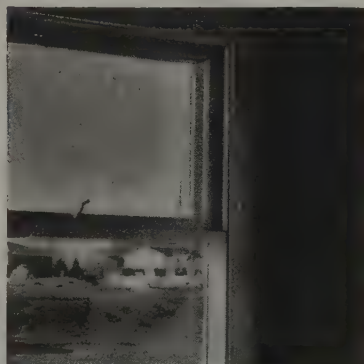
with **JambeX**
A BEADEX PRODUCT



*Reg. U.S. Pat. Off.
U.S. Pat. No. 2,649,890
U.S. Pat. No. 2,593,859
Other Patents Pending
Patents in Canada and Other
Principal Foreign Countries

Slot 5° Angle, 3/8" Deep, 1/16" Wide
or 7½° Angle, 3/8" Deep, 1/8" Wide

see our catalog in
**HOUSE
CONSTRUCTION**
or write for copy



Leading Builders use **JambeX**

ALAN BROCKBANK, Salt Lake City: "We feel that this material is to be seriously considered by every builder who wishes to bring his houses entirely up to date. We used your BEADEX for our interior and exterior corners, and *JambeX* on the window and door casings."

GEORGE GOODYEAR, Charlotte, N. C.: "Since *JambeX* has been introduced for windows and door casing, we have found this item to be highly satisfactory for ease of installation and best protection."

JOHN D. HARRISON, Detroit: "We feel that the clean, simple treatment created by the elimination of all trim lends itself beautifully to the philosophy of good contemporary design."

Design *JambeX* into your 1955 homes for greater savings and faster sales. Builders featuring contemporary homes are finding *JambeX* ideally suited to the trend toward clean, unaffected interiors. Find out more about this new product.

FREE BOOKLET and FACTS

BEADEX SALES, INC., 4615 8th Ave. N.W., Seattle 7, Wash. (BEADEX OF CANADA LTD., Box 317, Kingston, Ont.)

Please send me your file material on JambeX ☐ BeadeX ☐

NAME

ADDRESS

CITY ZONE STATE HH 6-54

RESEARCH *continued from p. 80*

EXCESSIVE MOISTURE IN HOMES. W. T. MILLER and F. B. MORSE. Series No. 82, Purdue Engineering Extension Dept., Lafayette, Ind. 48 pp. 6" x 9"

A compendium of most of the knowledge of, and research into, water and water vapor migration into houses, the problems it causes and the best cures. Written for the home owner, the booklet will help builders avoid common errors that add to the moisture problem in new houses.

After surveying the sources of moisture (a freshly plastered six-room house has 700 gal. of water to dispose of), the booklet makes the following suggestions:

1. Survey the house to find all sources of moisture, so the cure can be complete.
2. Provide enough air for combustion. For every 1,000-Btu heat loss, oil or coal need 33 cu. ft. of outside air per hour, and natural gas needs 44 cu. ft. Every 4,000 Btu's in the furnace require one sq. in. of outside air duct for sufficient combustion air.
3. Vent attics, walls and storm sash.
4. Use paint. It is an excellent vapor barrier (see paper below), though oil base or aluminum paints are better than latex base preparations. (Paint does not, however, take the place of a vapor barrier in new construction).
5. Install vapor barriers without punctures, and lap all joints. Watch workmanship around diagonal braces, fire stops and electrical outlets and conduits.

EFFECT OF CLEANING ON PAINTS USED AS WATER-VAPOR BARRIERS. National Bureau of Standards US Dept. of Commerce, Washington 25, D.C. (Reprints are not available, but specific questions on the subject will be answered by the Bureau when possible.)

Six types of interior paints were evaluated for their effectiveness both before and after rigorous cleaning with various compounds. Tested were: gloss enamel, interior gloss enamel, semigloss enamel, one-coat flat oil paint, ready-mixed flat oil paint and a resin-emulsion paint.

Using the standard of water-vapor permeance of one grain (per square foot per hour per inch of mercury pressure differential), the resin-emulsion and the one-coat flat were immediately discarded and were not subjected to cleaning because they exceeded this rate.

The paint films were then subjected to cycles of dirtying and cleaning. Gloss and semigloss paints lost none of their vapor resistance even when the thickness was reduced as much as 25% by the scrubbing. Synthetic gloss enamel and flat paints gained in permeance only during the severe abrasion caused by scrubbing with brush and scouring powder or paint cleaner.

A monthly report on important developments in the modernization of mortgage credit, with particular emphasis on the expanding potential of the package mortgage, the open-end mortgage and the expandable mortgage.

FHA to allow open ending of both old and new mortgages; VA rules also eased

In one short passage of only 32 lines, the Housing Act of 1954 demolished the senseless, invisible barrier that denied more than 2 million FHA home owners the benefits of open-end mortgage financing to repair, improve or expand their homes, check the onset of obsolescence and blight.

As advocated unanimously by industry leaders, by HOUSE & HOME, and as endorsed last winter by President Eisenhower, Congress in Section 225 of the new law specifically authorized FHA to insure open-end mortgages on one- to four-family homes from now on. While the official regulations under the new law were being drafted last month, FHA Commissioner Norman Mason disclosed they will not be limited solely to new FHA mortgages. Wherever lenders are willing and state laws are no obstacle, FHA will allow open ending of existing FHA mortgages, too. In New York, for instance, lenders could use "modification agreements" to open end a "closed-in" mortgage along the lines of a form pioneered by the Dime Savings Bank of Brooklyn (H&H, Oct., '53).

Vast market opened. The most important clause in the new law was one that was urged all along by HOUSE & HOME, but was added just before final passage. This allowed amount of the mortgage if the proceeds "will be used to finance the construction of additional rooms or other enclosed space as a part of the dwelling."

This cleared the way for hundreds of thousands of major home enlargement jobs that would require vast amounts of building materials and home equipment, would provide employment for large numbers of craftsmen and an outlet for a considerable volume of mortgage investment capital protected with government insurance.

Ripe for improvement, and for enlargement with third and fourth bedrooms, second baths, were the countless small, inadequate homes built soon after the close of World War II, when two-thirds of all new houses had only two bedrooms.

On this score the new law wiped out one of the most ironic inconsistencies in former FHA regulations. This arose from the fact FHA required most small houses to be designed so a third bedroom could be added in the future. But so long as his FHA mortgage could not be open-ended the owner who lacked all cash could only

finance modernization or completion of this third bedroom if he could afford a high-interest, high-monthly-repayment short-term loan. Hundreds of thousands of moderate-income FHA home owners could not afford such credit, but will now be able to modernize, add sorely-needed bedrooms for second and third children on the extended, FHA open ending.

Limit on appliances. There was disappointment for some segments of the industry on one restriction in the act: under the new law FHA would not allow open-end borrowing for many essential free-standing home appliances. Specifically, the new law limited re-advances on FHA mortgages to "such improvements or repairs as substantially protect or improve the basic livability of the property." For fixtures or appliances, this will cover only firmly attached items that become an integral part of the structure or realty.

For its interpretations on this point FHA was being guided by a strong directive in the report on the housing bill written by the Senate banking and currency committee. Said this report: "Under current FHA administrative policy refrigerators, washing machines, ironers, stoves, dishwashers, carpeting, draperies and other household

appliances and furnishings are not eligible for the benefits of the Title I (short-term credit) program. Your committee intends that such restrictions shall continue to apply to these and other free-standing items not only under Title I, but also under . . . the open-end mortgage section." (This Senate order created an anomaly: in many districts most of these items are allowed on an original FHA mortgage if they are equipment included *with* a new house, but their addition to the same mortgage will be prohibited if bought *later*.)

VA rules liberalized. The new law also authorized higher guarantees on open-end borrowing for repairs, alterations and improvements on VA home mortgages. VA already allowed open-end loans for this purpose, but on a technical point it did not increase the dollar amount of its outstanding guaranty *to the lender* on the combined loans, except in the cases of veterans who had bought homes before April 20, 1950 and had used less than \$4,000 of guaranty entitlement.

Under the new law any unused portion of a veteran's 60% guaranty entitlement up to the maximum of \$7,500 can be applied to increase the dollar amount of the guaranty to the lender such loans.



Glass lifts out for painting or when cleaning. Carpenters and Builders like ease of installation.

Sashless window becoming popular

1954 sales are seven times last year's volume

The sales volume of the Pierson Sashless Window has greatly increased during the year, to become a popular unit throughout most of the United States and Canada. We attribute the success of this year's sales to a product unique in its field and to our Spring advertising in *House and Home*, which brought unbelievable results.

Glass window. This is the only sashless window on the market. It is simply $\frac{3}{16}$ " crystal glass, sliding in a redwood frame. There are no sash sections around or between the glass—thus eliminating balances, putty, sash painting and all hardware except

the lock. The frame is 2" x 6" redwood and is moulded so that the inside trim is complete for wall-board or plaster—and outside, for siding or stucco. The price is low because the buyer is paying for good material rather than labor. The window comes in 22 sizes up to 8 feet long, and from 2 to 3½ feet high. This is the only full vision sliding window on the market.

Dealers and architects may obtain a free display model of the window by paying freight only. Inquiries regarding the Pierson Sashless Window may be addressed to **Ernest Pierson Co.**, 4100 Broadway, Eureka, California.

house+home

September, 1954

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* ARCHITECTURAL FORUM, HOUSE & HOME's sister publication, is devoted to all types of building exclusive of houses.

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VOLUME VI, NUMBER 3



Design of cover and manual by Adrian Taylor

GOOD DESIGN FOR PRODUCTION

Good design in houses—like good design in many other things—is the product of three factors: good planning, good construction and good appearance.

Good planning means good performance. The test of good planning is whether or not a house works.

Good construction means sound construction—plus something else: with houses built to a price, it means simple, fast, and therefore economical construction. In short, it means good quantity building.

And *good appearance* means good styling. People are not going to move into a new house just because it works well or just because it is built well. They will move into it because they like the way it looks—inside, outside, on the lot and on the street. Good appearance in a house is the clinching argument that makes people want to leave the old address.

On these 40 pages we will try to show two things:

First, we will show the most effective ways to achieve good planning, good construction and good appearance (and, for contrast, we will show some of the common mistakes, too).

And, second, we will try to document the complete interdependence of planning, construction and appearance.

By this we mean that no plan is good if it looks bad, no structure is good if it covers up for a bad plan, and no appearance is good if it is achieved at the cost—and, especially, the *high* cost—of complicated and messy construction.

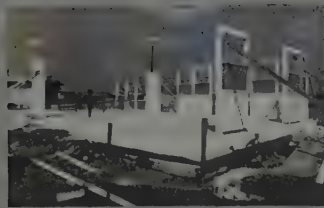
For a house is made up of many parts. In a bad house, these parts are often out of kilter—one thing is stressed at the expense of others. In a good house, the many parts are in perfect balance.

To try and put these many parts into balance is the purpose of this manual.

Photos: The Bettman Archive; Dewey Mears; Roger Sturtevant



it must work well



it must build well



it must look well



Taylor Hardwick, architect. Courtesy of Look magazine, photo by Milton Greene

WHAT IS GOOD PLANNING?

GOOD PLANNING STARTS WITH GOOD ZONING

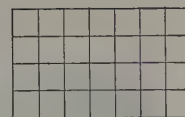
Most houses consist of three basic areas—



SLEEPING AREA
(bedrooms, bath-rooms and related spaces)



LIVING AREA
(living room, family room and dining space)



AND WORKING AREA (kitchen, which is the control tower, and laundry)

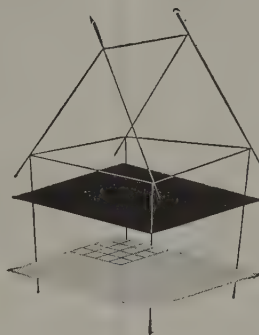
How to relate these three basic areas to each other, to the sun, the lot and the street, is the key problem in the planning of any house.

YESTERDAY'S HOUSE HAD JUST ONE ANSWER TO ZONING

It put the living and working areas downstairs, the bedrooms upstairs.

Chief disadvantages:

1. Space wasted by stairs and landings.
2. Time and energy wasted in stair climbing.
3. Difficulty in relating upstairs playrooms to outdoors.
4. Lack of flexibility (especially for expanding the house).



TODAY'S HOUSE CAN BE ZONED IN MANY DIFFERENT WAYS:

Most builder houses are planned on one floor. If they are planned well, each room will be closely related to its corresponding outdoor space and the working area will be located to control the entire house: all entrances, the children's play areas, the garage or carport, and the dining areas—both in the house and out-of-doors.

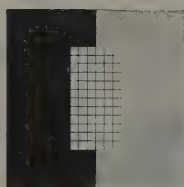
Here are six simple and well-zoned house plans commonly used by builders. The diagrams with black (for sleeping), gray (for living) and crosshatch (for working) show how our three basic areas should be arranged to make the plan work:



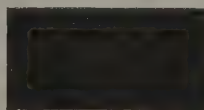
Simple rectangle plan



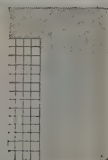
Offset rectangle plan



Utility-core plan

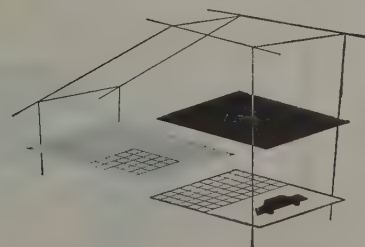


T-plan



L-plan

Split-level plan



Let's see how each of these plan types works out in detail

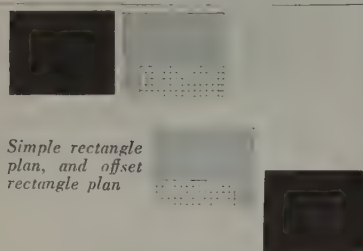


GOOD PLANS ARE SIMPLE PLANS

Each of the eight plan types shown in this chart has been used by builders throughout the US. Each has its pros and cons. Each is a simple solution to the common problem of how to house a family with children at a price the family can afford to pay. Why have these plans been successful? Here are the reasons: 1) sleeping, living and working areas are clearly separated, yet well related to each other. 2) Main

entrances (used mostly by guests) lead directly into the center of the house. 3) Family entrances lead directly from garage to kitchen, an absolute must in good planning. 4) The kitchen is the control tower for the entire house. From it, the housewife can supervise all entrances, all major indoor and outdoor areas. 5) And, circulation space within the house is kept to a minimum. The principles shown in this chart can be applied to any house plan, however complex.

BASIC
PLAN TYPE



Simple rectangle plan, and offset rectangle plan

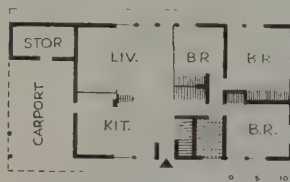
PRO:

Maximum framing economies. Plenty of cubage inside short exterior walls. Compact circulation. Good entrance control—if kitchen faces street. Short plumbing runs. Long facades look impressive on street.

CON:

Street facade can look dull unless garage or carport is used to break it up. Street elevations may have four or five different kinds of openings, hence they present design problems.

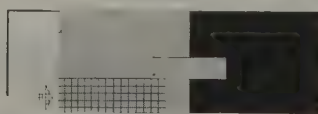
NOTE: in a 1,200 sq. ft. house, the simple rectangle would have about 148 running feet of exterior wall. The offset rectangle might have 164'.



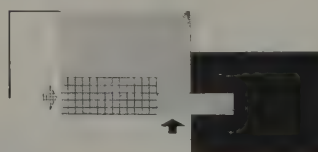
Simple rectangle as used by Builder William Levitt in Pennsylvania



Offset rectangle as used by Builder William Nathan in Conn.



Best control if kitchen faces street. Offset rectangle yields terrace on garden side.



Utility-core plan



PRO:

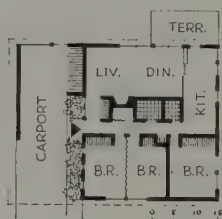
Plan can be square, hence very compact. Inside bath now approved by FHA. Excellent concentration of utilities. Utility core acts as buffer zone between living and sleeping areas.

CON:

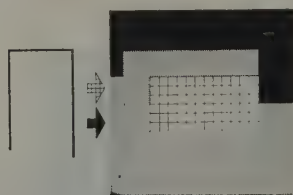
Hard to relate kitchen, garage, family and main entrances properly. This often means excessive circulation space. Few variations possible along street.

VOTE: the utility-core plan would have only 140 running feet of exterior wall in a 1,200 sq. ft. house.

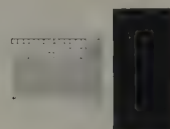
Utility-core plan as used by Designer and Prefabber Richard Pollman in Mich.



Most utility-core plans sacrifice good car-to-kitchen relationship, gain compactness and thus economy.



T-plan



PRO:

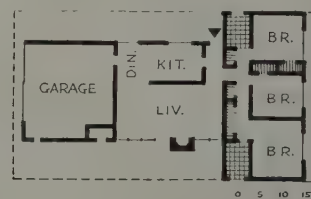
Excellent separation of living and sleeping areas, with good orientation possible for each. Excellent circulation and control. Interesting street elevations with many possible variations. Sheltered terrace toward rear garden.

CON:

More complicated roof framing than rectangle or core plans. Long exterior walls. Divided plumbing stacks.

NOTE: the T-plan would have 174' of exterior wall in a 1,200 sq. ft. house.

T-plan as used by Builder Joseph Eichler in Calif. Anshen & Allen, architects.



Best control and circulation results when the kitchen faces street.



PRO and CON

HOW BUILDERS HAVE USED THE BASIC PLAN

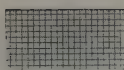
CIRCULATION AND CONTROL DIAGRAMS



Sleeping



Living



Working



*Main
entrance*



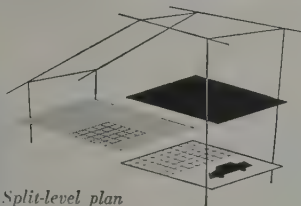
*Family
entrance*



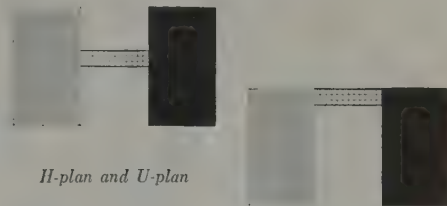
*Circulation
space*



L-plan



Split-level plan



H-plan and U-plan

PRO:

Similar to those for T-plan. However, no sheltered terrace on garden side if kitchen faces street.

CON:

Similar to those for T-plan. However, roof framing is less complicated than in T.

NOTE: the L-plan, like the T-plan, might have 174 running feet of exterior wall in a 1,200 sq. ft. house.

PRO:

A lot of cubage for a small house. Separate levels produce greater privacy for each area. Different ceiling heights create interest.

CON:

Complicated exteriors and framing. Difficult to relate properly to existing grades. Cramped and badly proportioned rooms will result in splits measuring less than 45' in long direction.

NOTE: exterior wall economies in splits result from using space between foundation walls to gain additional cubage. (See H&H, April '54 for discussion of split-level design.)

PRO:

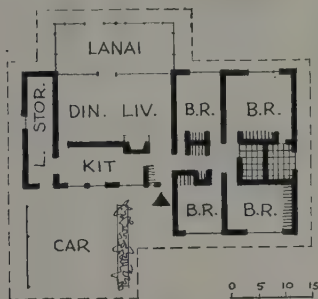
Excellent separation of sleeping and living. Useful patios with plenty of privacy. Cross ventilation possible in every room. Excellent control from central kitchen.

CON:

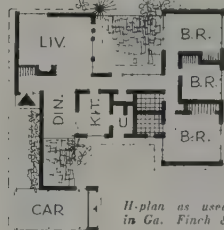
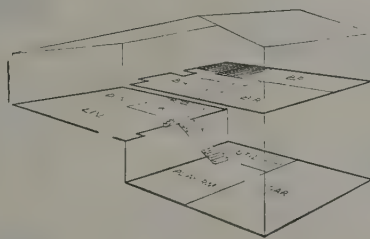
Very long perimeter walls, hence initial costs, as well as heating, air-conditioning and maintenance costs high. Long plumbing runs in some H- and U-plans. Placement and access on narrow lots can be difficult, especially in relation to garage.

NOTE: assuming a 1,200 sq. ft. house, the H- and U-plans would have about 210 running feet of perimeter walls, or almost 50% more than equivalent rectangle. These plans are therefore expensive to build.

L-plan as used by Kring Construction Co. in Calif. Ernst Kump, architect.



Split-level plan as used by the Barba Co. in N.J. John P. DePalma, architect.

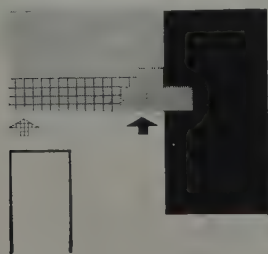


H-plan as used by Builders Northeast & Sanders in Ga. Finch & Barnes, architects.

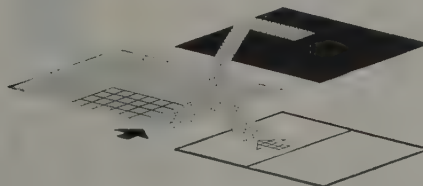
U-plan as used by Builder Fred Loucks in La. Curtis & Davis, architects.



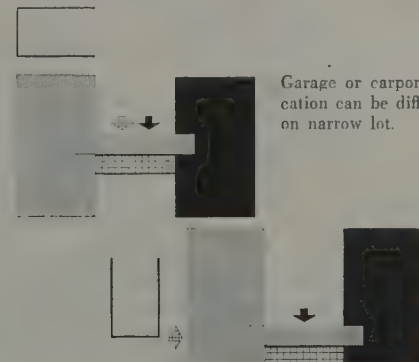
If kitchen faces rear, additional foyer space is necessary to by-pass the living room.



Lowest level in most split levels is divided between garage space and playroom.

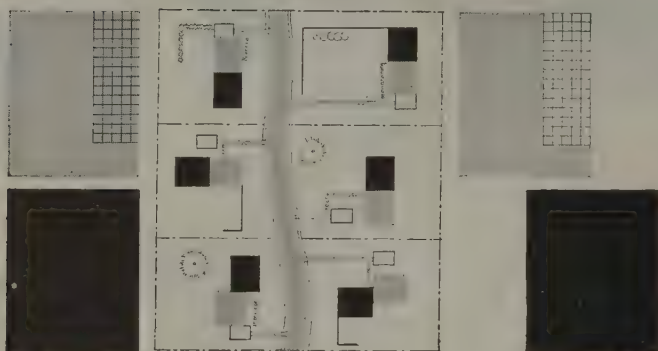


Garage or carport location can be difficult on narrow lot.



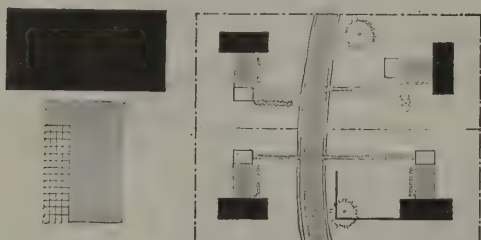
GOOD PLANS CAN HAVE MANY FACES. Many people are reluctant to buy a builder house because they think it means living in a row of identical houses. To defeat this kind of monotony and to get the best possible orientation on both sides of the street, builders like to switch their basic plans around on the lot—flop over adjoining houses, vary the setbacks from the street and so on (see also p. 140).

These diagrams suggest how each of our eight plan types can be turned around, set back, flopped over or stood short end to street—all within the restricted dimensions of a small lot. But before we go on to discuss these suggestions, here is a note of warning: frequently a builder will try to get variety along the street by shifting the garage around. You can do some of that—but not too much. One test of good small-house planning is how you get from the garage to the kitchen.

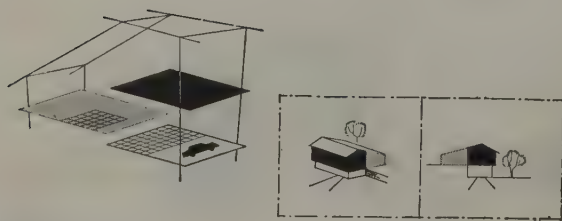


SIMPLE RECTANGLE AND OFFSET PLANS.

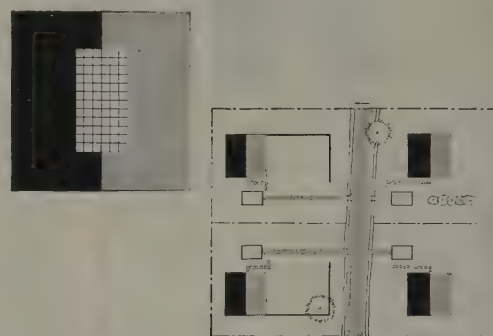
By using screens and fences, by slightly changing the location of the garage or carport, and by turning the house around or setting it far back on the lot, builders have given this simple plan dozens of different faces.



T-PLAN. By flopping T- or L-plans over on adjoining lots you can get a handsome in- and outgoing-pattern along the street (see p. 140). Using the T-plan in the long direction works well on narrow lots.



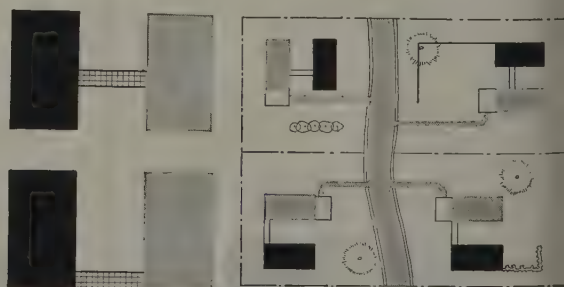
SPLIT-LEVEL PLAN. Because splits present special grading and landscaping problems, it is advisable to use continuous terracing parallel to the street for front-to-back splits, or flopped-over plans on adjoining lots for side-to-side splits.



UTILITY-CORE PLAN. Square houses need screens, fences and changing garage locations to look different along the street. It is hard to generalize about whether the living area should face the street or the rear. If it faces the street and has a big glass wall, that glass wall must be protected (see p. 122).

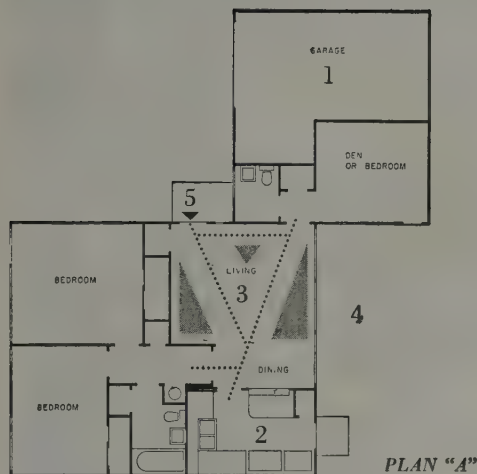


L-PLAN. One of the chief assets of T- and L-plans is that the wings form sheltered terraces. These terraces should be protected by screens or planting if the plan is turned so that they face the street.



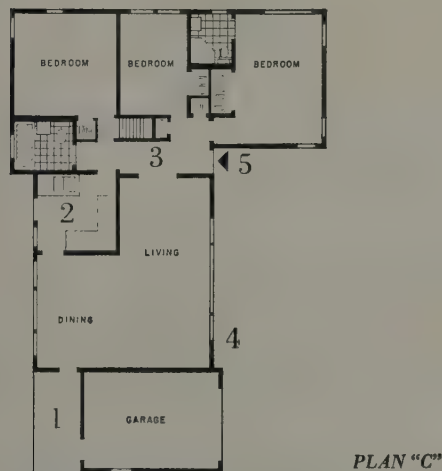
H- AND U-PLANS. Since the patios are a major asset in these plan types, they should be protected by screens or planting if they face the street. Carport or garage location is complicated, especially when the work areas are in the link. The plans shown here assume that the work area is adjacent to the living room.

GOOD PLANS ARE EASY TO CHECK. Take a look at the two pairs of house plans shown on this page: in each case the plans are superficially similar—but there are just enough little differences to rule out the plans on the left in favor of the plans on the right. How can you tell? Well, just by asking the right questions about kitchen location, about garage location, about control and about circulation. Let's see how this works in practice:



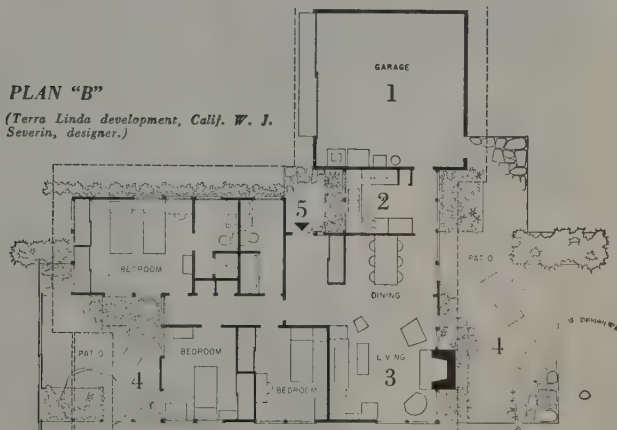
1. Is garage next door to kitchen? A: no.
2. Does kitchen control major entrances? A: no.
3. Is living room free from through traffic? A: no.
4. Are outdoor areas well related to rooms? A: no.
5. Is there a foyer space at main entrance? Does it give direct access to all major areas in house? A: both no.

IS THIS A GOOD PLAN? NO.



1. Is it easy to get from garage to kitchen? A: no—unnecessarily complicated.
2. Is kitchen layout good? A: no—too many doors, sink in bad place, etc.
3. Is corridor layout simple and compact? A: no—very complicated, partly because living room faces street.
4. Is exterior shape simple? A: no—too many unnecessary jogs.
5. Can you find your way out of main foyer? A: only with difficulty—it has seven different doors!

IS THIS A GOOD PLAN? NO—BUT IT COULD BE (see Plan "D").



(Terra Linda development, Calif. W. J. Severin, designer.)

1. Is garage next door to kitchen? A: yes.
2. Does kitchen control all major entrances? A: yes.
3. Is living room free from through traffic? A: yes.
4. Are outdoor areas well related to rooms? A: yes.
5. Is there a foyer space? Does it lead directly to all major areas? A: yes.

IS THIS A GOOD PLAN? YES—VERY GOOD.



(Eichler Homes, Calif. Anshen & Allen, architects.)

1. Is it easy to get from garage to kitchen? A: yes.
2. Is kitchen layout good? A: yes.
3. Is corridor space well planned? A: yes—part of corridor doubles as dressing room. All of it acts as sound baffle between living and sleeping areas.
4. Is exterior shape simple? A: yes—jogs occur only in places like fireplace wall, where change in material makes break seem natural.
5. Can you find your way from entrance foyer to all three major areas? A: yes—easily.

IS THIS A GOOD PLAN? YES—ALTHOUGH IT IS QUITE SIMILAR TO BAD PLAN "C."

GOOD PLANS MUST HAVE GOOD ROOMS

Damora



WHY IS THIS A GOOD LIVING ROOM?

Builders Simon & Morrow, L.L., N.Y. Husem Jackson, architect.

1. The room is free from through traffic.
2. It was designed for best furniture arrangement: sofa and chairs face fireplace and view of garden.
3. Coat closet shields living room from main entrance.

WHY IS THIS A POOR LIVING ROOM?

1. Main traffic lane bisects room. Note that decorator has unconsciously accented this fact by placement of scatter rugs!
2. Hence furniture arrangement is very difficult. Picture window looks more like intruder than asset.
3. Main entrance door opens straight into living area.

The good living room above is actually somewhat narrower than the poor example below. But it is much more usable because it was planned for good circulation and for good furniture placement.

Handbook Building



How do you tell a good room from a bad room? There are many different answers—but before a room can qualify as being well planned (which is the principal thing we are talking about here) it must pass two tests:

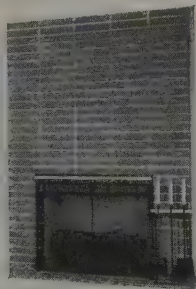
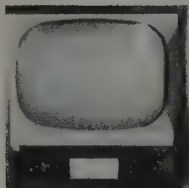
1. Does the circulation work inside the room?
2. Is there any place to put the furniture (and to arrange it properly) after the circulation is taken care of?

These two questions seem so obvious it is hard to believe that architects or builders could ignore them. But take a look at the two examples on this page (both architect-designed, by the way). And then check your next room plans to see whether they qualify.

The most important room in any house is the living area. But that is not the *only* difficult room—or, for that matter, the *most* difficult room. There are plenty of planning problems in kitchens, laundries, bedrooms, bathrooms and playrooms, as well as in storage areas. These problems are tackled, one by one, on the next ten pages.

GOOD LIVING ROOMS MUST SOLVE SPECIAL PROBLEMS

Nowadays, most living rooms have three views—two of them inside, one of them outdoors:



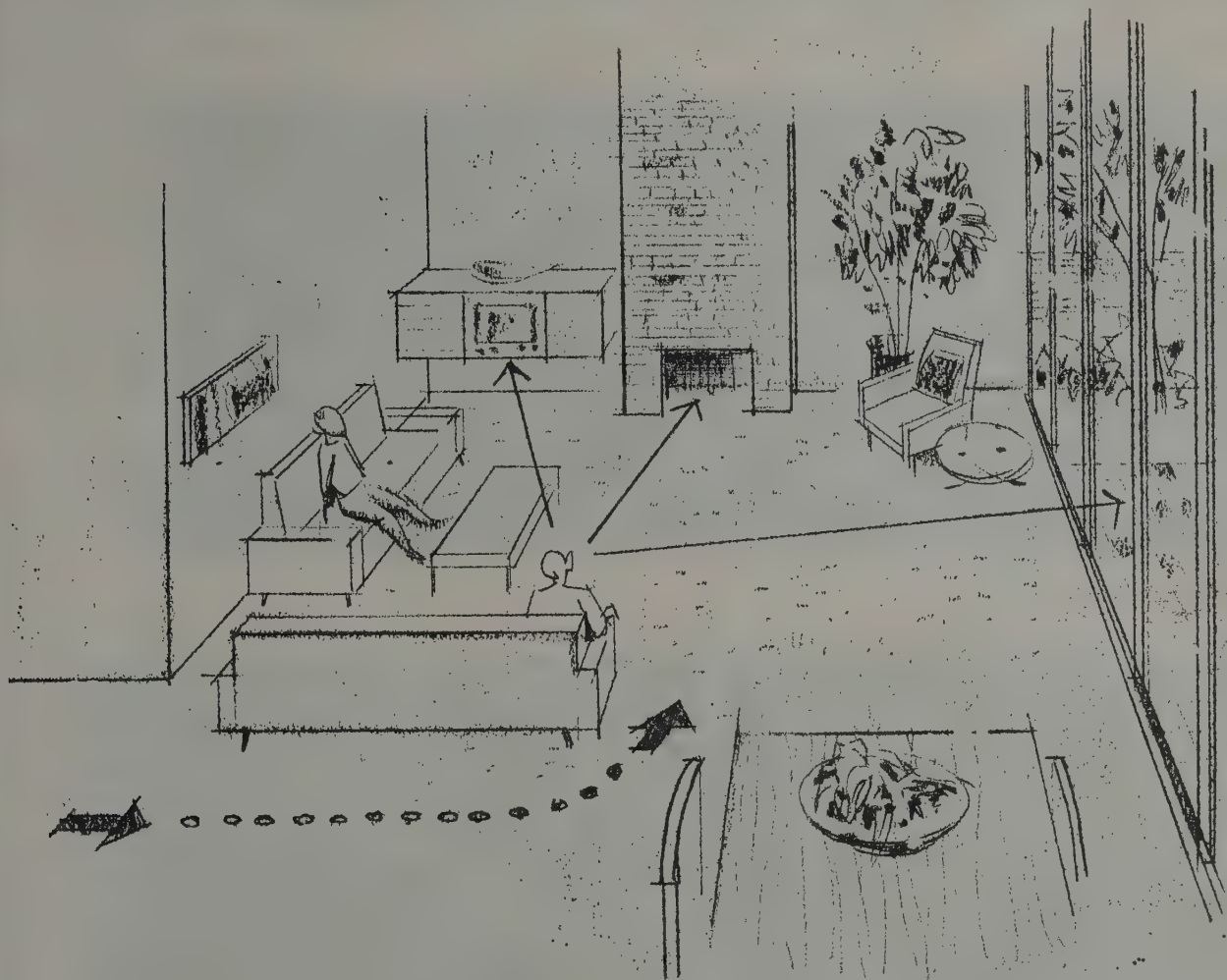
J. O. Fidler

first, a view of the TV set;

second, a view of the fireplace;

and third, a view of the garden through a glass wall

In a good living room you do not have to move the furniture around (and thus scar the floor and wear out the carpet) every time you want to look at your favorite TV program, or watch the fire, or look out of the window. In a good living room, these three views are all visible within a 90° arc from wherever you sit.



The Terra Linda development in California (W. J. Severin, designer; see also p. 154) is a good example. The principal seating area surveys all three major views: the TV set, the fireplace and the garden. It would be very difficult to furnish this room badly—especially if the model house shows how to get the most out of it by furnishing it right.

GOOD KITCHENS CAN PASS THREE TESTS

A lot has been done to make kitchens more glamorous. Still more has been done to make them more gadgety.

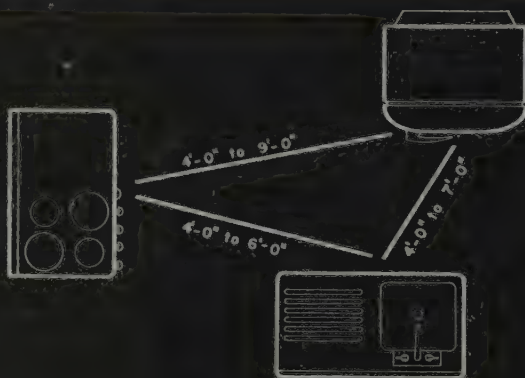
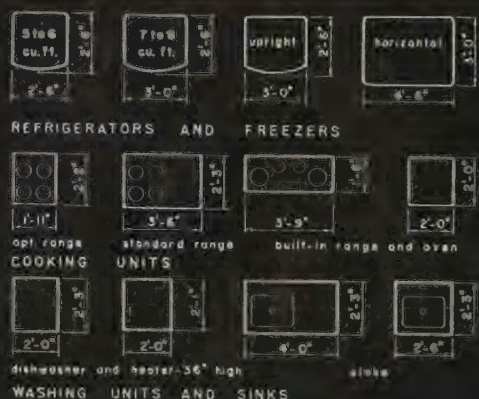
Yet a good kitchen is not primarily a glamorous kitchen or a gadgety kitchen. A good kitchen is a kitchen that works. To find out how your kitchen works, check it against three questions:

FIRST—is your kitchen laid out in accordance with the “efficient work triangle” principle?

SECOND—does it have the right kind of storage, in the right places and in the right amounts?

And **THIRD**—does it make the housewife feel like a prisoner, or does it reconcile her to her hours of cooking and—maybe—make them quite pleasant?

(All this is assuming that your kitchen has now been located properly in relation to the rest of the plan—see previous pages. For, above all, the kitchen is the control tower of the house. The housewife must be able to watch just about everything that goes on, inside and outside, while she is in her kitchen area.)



EFFICIENT WORK TRIANGLE

DESIGN STANDARDS AND DATA

Copyright 1954 by HAROLD R. SLEEPER, F.A.I.A.

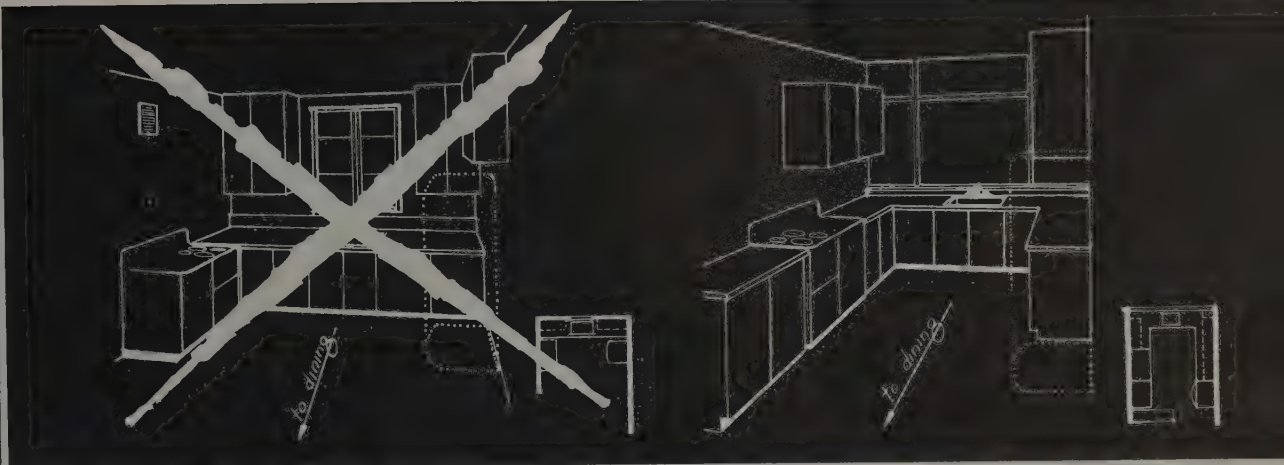
Above: some typical dimensions of major equipment used in kitchens today.

WHAT IS THE “EFFICIENT WORK TRIANGLE”?

The diagram above shows how to save the housewife countless steps in a kitchen. The logical work sequence in any kitchen should start from the right, at the refrigerator (where food is picked up), move on to the left to counter space and chopping board, to sink for washing, to more counter space for mixing, then to range and serving counter. The distances between chief appliances diagrammed above have been found most efficient.

As she goes through the motions shown in the work triangle, the housewife will need plenty of counter space and shallow storage space along the way to group working equipment at the point of use. It goes without saying that the work triangle should be out of the way of major through traffic.

Bad and good examples of kitchen planning are shown on the next two pages, documented with drawings by Harold R. Sleeper, FAIA.

**BAD "U" KITCHEN**

- 1) It is short on essential counter space.
- 2) Storage is placed ceiling-high, out of easy and safe reach.
- 3) Potential storage space is wasted.

GOOD "U" KITCHEN

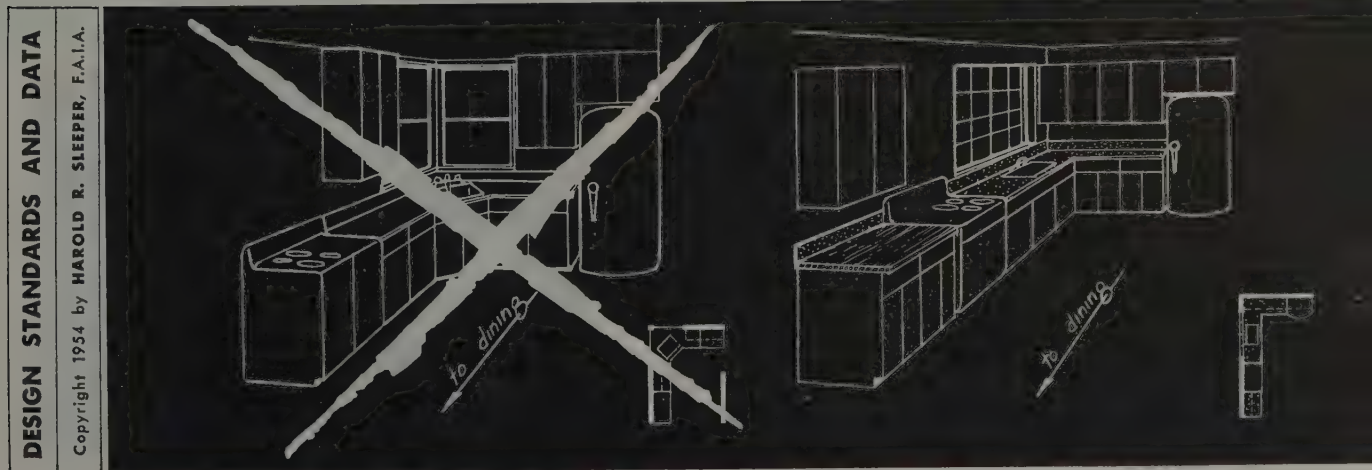
- 1) Ample counter space flanks basic appliances.
- 2) Storage space is plentiful, put where it's needed.
- 3) Kitchen opens to dining room, foreground, over serving counter.

BAD "L" KITCHEN

- 1) Corner sink and corner window cost more, waste storage and counter space.
- 2) There is no serving counter next to the range.
- 3) Above-counter storage space is limited, inaccessible.

GOOD "L" KITCHEN

- 1) Square corner is less costly, more efficient. Note gain in storage and counter space.
- 2) Acoustical tile in back of sink and counter absorbs clatter.
- 3) Window and storage space are located where each is needed most.



GOOD KITCHENS REACH INTO DINING AREA

DESIGN STANDARDS AND DATA

Copyright 1954 by HAROLD R. SLEEPER, F.A.I.A.



BAD "I" KITCHEN

1) Appliances are inefficiently arranged, and are not flanked by counters. 2) Dead space over refrigerator should be used for storage. 3) Refrigerator door opens out to block entranceway.

GOOD "I" KITCHEN

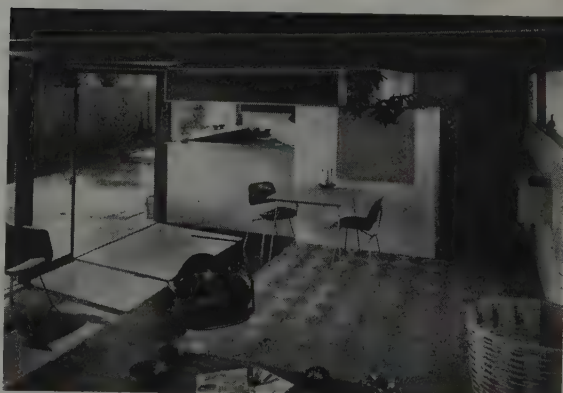
1) Good work triangle. 2) Big window makes for lighter, more cheerful kitchen. 3) Wall space on both sides well used for counter, storage space. The "I" kitchen should be avoided whenever possible. Besides doubling as a major traffic lane, it makes the housewife feel cooped up. But if it has to be used (e.g. for economy), make sure the aisle is wide enough to keep children and other passers-through out of the housewife's way.

The conventional separation of kitchen, dining and living rooms is fast disappearing. But as these rooms are merged, new problems pop up.

For example, some builders put ranges instead of pass-through counters between kitchen and dining area. This may be convenient at mealtime (e.g. the coffee pot can be reached without a walk around the counter into the kitchen) but it does not make the best use of the space: cooking odors from the range invade the living area, rising heat precludes overhead storage. Pass-through counter, on the other hand, makes an ideal serving counter and can double as a drugstore-type counter for snacks.

When planning an open kitchen keep in mind that: 1) pass-through counters should be high enough to shield appliances and work counters; 2) exhaust fan, which should be in every kitchen, is an absolute must in open kitchens; 3) counter space should be backed with acoustical tile to absorb kitchen clatter.

HIGH PASS-THROUGH COUNTER screens kitchen from living area, makes service easy to dining areas indoors and out.



Bytes, Weston & Rudolph, architects; James H. Reed, Photographer

GOOD LAUNDRIES ARE DIVORCED FROM KITCHENS

Modern laundry appliances are designed to save precious small home space. But this doesn't mean they should be crammed into any leftover cranny. Moreover, housewives don't want them to rob the kitchen of valuable counter and storage space.

Ideally, the laundry-utility core should be a room by itself near kitchen and bathroom. Otherwise, an alcove planned for laundry appliances—and shelf space to go with it—will serve the purpose.

Photos: Roger Sturtevant; Builders MacKay Assoc.; Architects Anshen & Allen



In the small house where space is at a particular premium, a laundry alcove (above) is a good solution.

DESIGN STANDARDS AND DATA

Copyright 1954 by HAROLD R. SLEEPER, F.A.I.A.



BAD LAUNDRY

1) Room lacks natural light. 2) Tub should adjoin washer, not ironer. 3) Space is cramped, ironer obstructs usable storage space under counter.

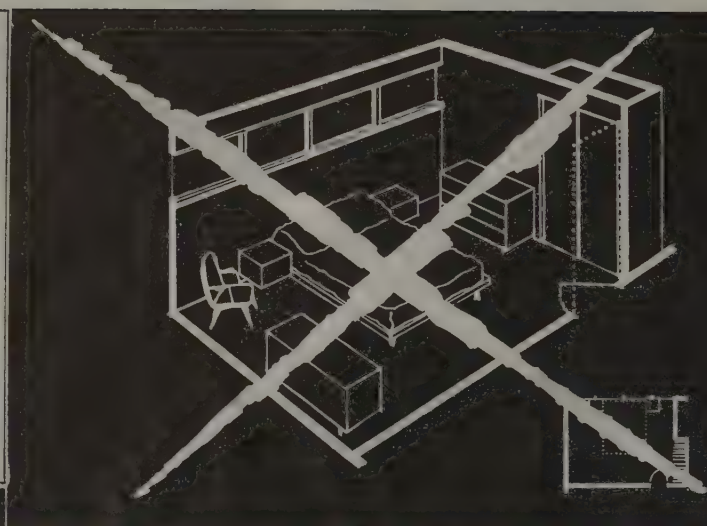
GOOD LAUNDRY

1) Appliances are arranged logically. 2) Big windows make for good light. 3) Big hamper is essential to any laundry room.

GOOD BEDROOMS AND BATHROOMS CONSERVE SPACE

Most new bedrooms are too small as it is. Don't throw away space in hallways or waste potential storage. Provide shelves, drawers, storage for little-used items and out-of-season clothes. Make windows larger to light and ventilate the bedroom better and to make it look bigger. Only privacy argues for the tiny, peer-out slit at the top of the wall, and then not very well. In their bedrooms, most people feel just as compelled to pull curtains over slots as over floor-to-ceiling windows.

DESIGN STANDARDS AND DATA
Copyright 1954 by HAROLD R. SLEEPER, F.A.I.A.

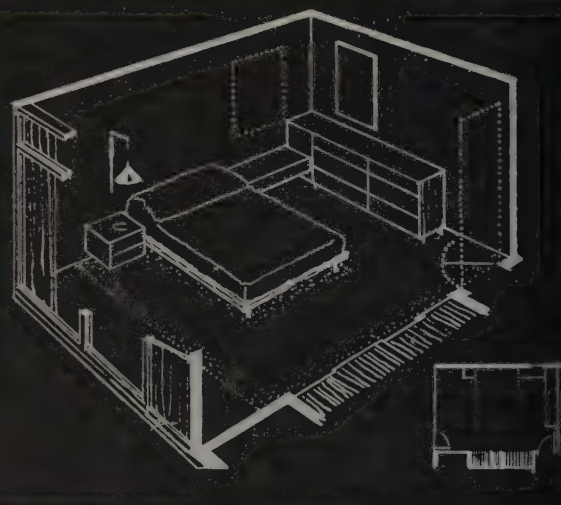


BAD BEDROOM

1) High peer-out slits limit natural light and ventilation, make room look smaller, add little to real sense of privacy. 2) Storage is scattered; circulation around sleeping area complex. 3) Door opens into closet.

BAD BEDROOM

Fairly typical bedroom, below, repeats the planning errors diagramed above. Note also that lighting is inadequate for reading, dressing, and there is no switch for turning out ceiling fixture beside the bed.

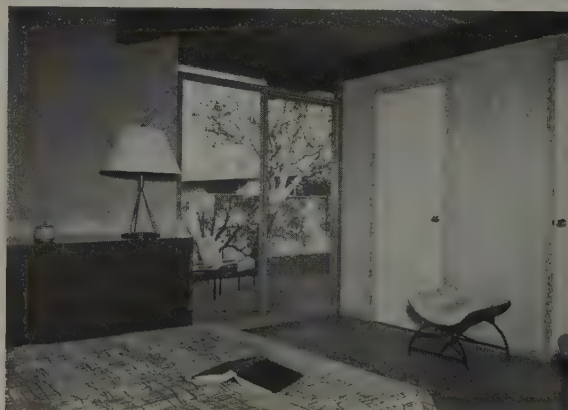


GOOD BEDROOM

1) Big window gives ample light and ventilation, makes room feel and look bigger. 2) Live storage area, where there is likely to be circulation all day, is kept apart from sleeping area. 3) Good, unobstructed closet space.

GOOD BEDROOM

This embodies all the plan principles listed above, incidentally gains sufficient space for chair and bench. Sliding glass doors open onto terrace, carefully screened from neighboring house to guarantee privacy.

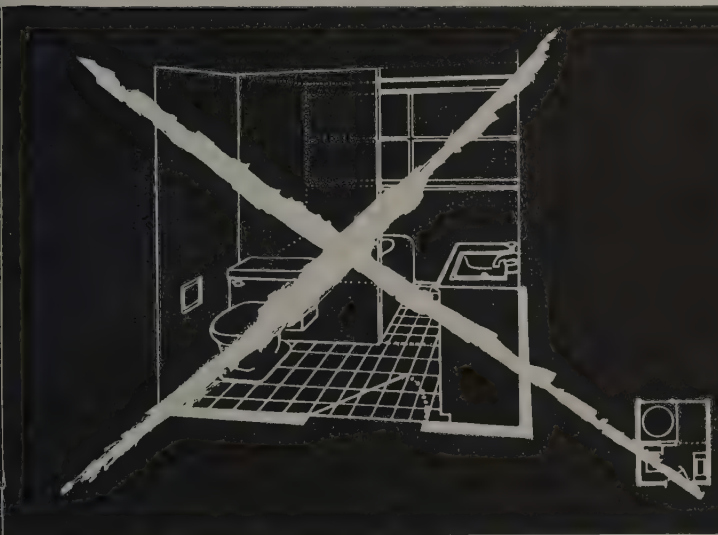


Fiehler, builder; Andren & Allen, architects; photo: Russell Hitz

Bathrooms should be bigger. They should—especially in small one-bath and bath-and-a-half houses—be able to accommodate more than one person at a time. And they should provide plenty of storage room; there is room even in the smallest bathroom for bigger medicine—and even linen—cabinets, clothes bins, counters and drying racks—all of which logically and functionally belong there.



J. A. Curtis, designer, courtesy of The Cornc Co.

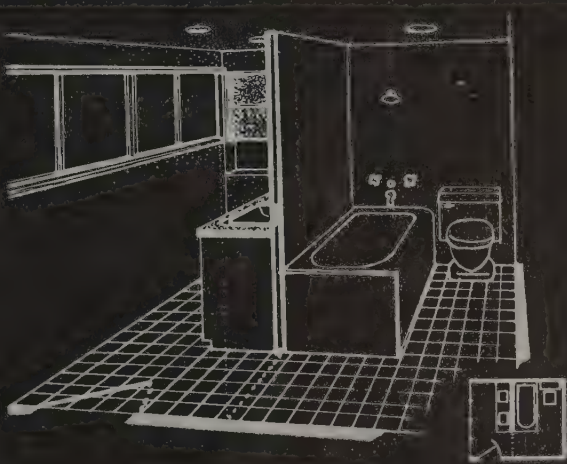


BAD COMPARTMENTED BATHROOM

- 1) Door opens in to toilet compartment. 2) Lavatory is too close to door; occupant would have to move each time it was opened. 3) Arrangement of facilities is inefficient, offers little privacy.

BAD BATHROOM

- 1) This conventional one-man-at-a-time plan is inefficient, particularly for big families. 2) Poor storage; medicine cabinet is too small and space under lavatory is wasted. 3) Only counter space is top of flushing chamber.

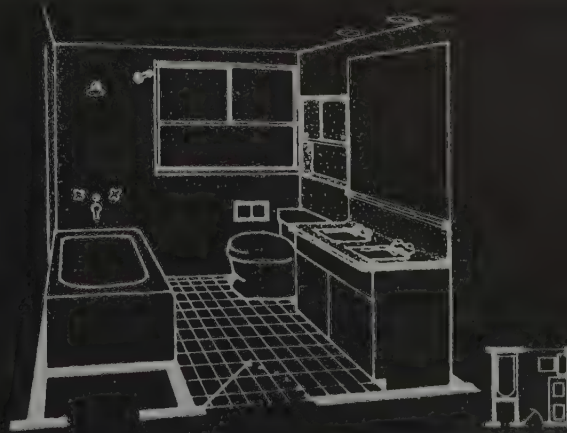
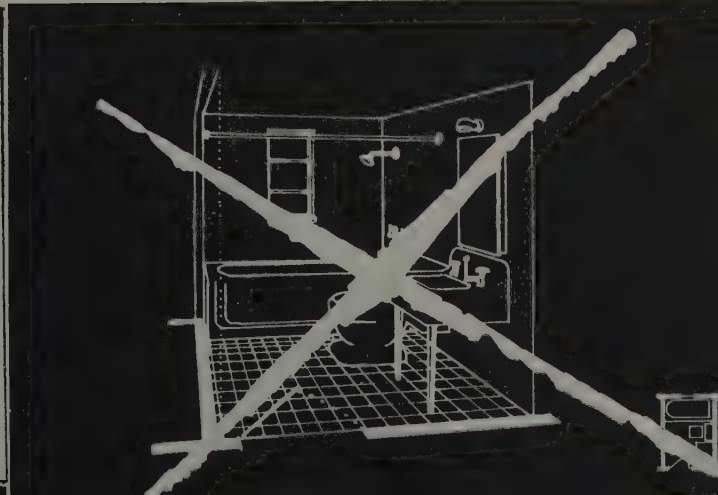


GOOD COMPARTMENTED BATHROOM

- 1) Sliding door provides privacy where it is needed. 2) Double basin cuts down waiting time, important to today's bigger families. 3) Additional storage space is provided in extra cabinet.

GOOD BATHROOM

- 1) This plan gets family through morning shaving and face washing quickly. 2) Ample storage is provided back of and under lavatory. 3) Generous mirror surface, something every bathroom can use.



GOOD PLAYROOMS DOUBLE THE LIVING AREA . . .

Because it is almost impossible to childproof a formal living room, many builders now supply *two* living rooms with each house: one for entertaining, principally used by grownups; the other for child play, for housework, for informal meals, for watching TV and for adult hobbies.

The best place for a playroom is right next to the kitchen. Here the housewife can keep an eye on her children, talk to her family while preparing dinner, serve snacks, keep an eye on washer and drier while they are in operation.

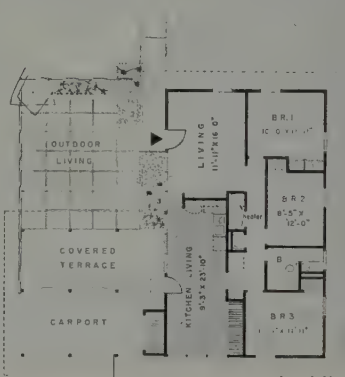
Here are four ways to work a useful "second living room" into a 1,200 sq. ft. floor plan at very little (if any) extra cost:

THESE FEATURES MAKE A PLAYROOM STILL MORE USEFUL:

- Tough, washable floors and walls.
- Built-in toy storage, shelves and desk at child's level.
- Acoustical treatment of ceiling.
- Low window sills so children can look out.
- Blackboard or tackboard for pictures, notices, etc.
- Low-level sink and drinking fountain.
- Door to outdoor play space.



1. **ENLARGE** the hall between kitchen and bedrooms. (Plan: *G. E. Heat Pump House*, Wiltshire & Fisher, architects. James D. Crow, builder.)

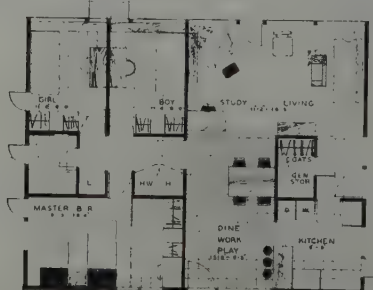


2. **ENLARGE** the kitchen, use one end as play space. (Plan: *National Homes' "Ranger"*, Charles Goodman, architect.)



3. **THROW** two bedrooms together during day, divide them with folding partition at night. (Plan: *NAHB-Forum competition*, first prize winner: Bruce Walker, designer.)

4. **ADD** a special room near the kitchen. (Plan: *NAHB-Forum competition*, Wallace S. Steele.)



LIVE B. Hoffman

REPLACE BASEMENT

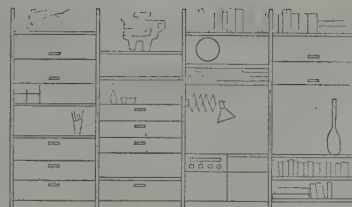
The three most important things to remember about storage space are these:

1. There is never enough of it—ask any woman.
2. It should be located to keep each article at the point where it is first used, not across the room or in another room.
3. It should be built into the wall, keeping as many things as possible off the floor in drawers, shelves, racks. This makes them easier to reach, leaves more floor space free for circulation and furniture, makes a room look neater and larger.
4. It should be dimensioned and subdivided accurately to fit specific articles, not just vaguely tossed into the plan as a “closet” or a “shelf.”

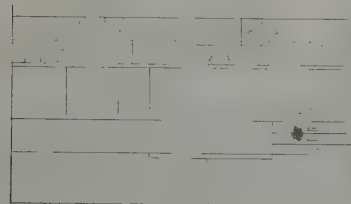
The best way to do all these things is with a storage wall (see photo above, right). It can be designed to accommodate a wide variety of articles, fabricated economically in a shop and moved in as a unit after interiors have been finished. If you use post-and-beam or truss roof construction the storage wall can carry the roof load above it. Between two rooms, its dead air space, filled with clothing, acts as an excellent sound barrier.

Several companies manufacture storage walls for different uses; others make closet fronts with sliding doors that can be applied to closet space built on site. On this page are storage ideas for bedrooms, living and dining areas, and garages. (For bathroom and kitchen storage, see pp. 114-119).

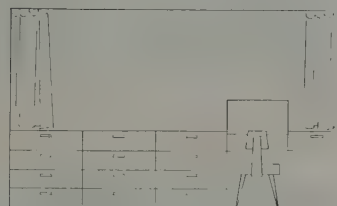
George Nelson, designer; photograph by Walter Sanders, LAFB



IN THE LIVING ROOM: wall with cabinets or drawers, shelves for books and bric-a-brac, fold-down writing desk or bar, radio-phonograph-TV, card-table storage. (Photo above, sketch left.)

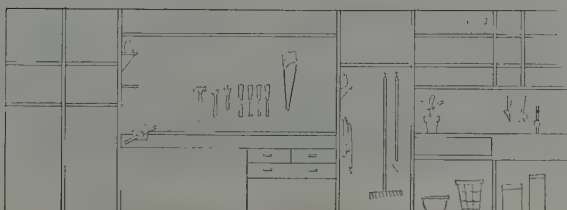


IN THE DINING AREA: a pass-through counter to kitchen, with two-way shelves for dishes above, linen and silver storage below. Pass-through should be closable.



IN THE BEDROOMS: shelves or drawers under window, long counter with desk or make-up table at one end. Sketch (below), storage wall with hanging space, shallow drawers.

IN THE GARAGE OR CARPORT (below): plenty of organized storage is vital here, especially in houses without basement or attic. Specific places should be designed for tools, gardening equipment, trunks, bicycles, lawn mowers. In cramped quarters, storage cabinets or shelves can extend over hood of car.



LEFT: twin closet units with mirror between.

GOOD LOT PLANNING CAN EXPAND THE HOUSE

The house plan shown at left has only 1,000 sq. ft. of inside floor area—just about the minimum. But by using the outdoors and carefully interlocking it with the indoors, the architect has multiplied his total house size many times. Here is how he did it:

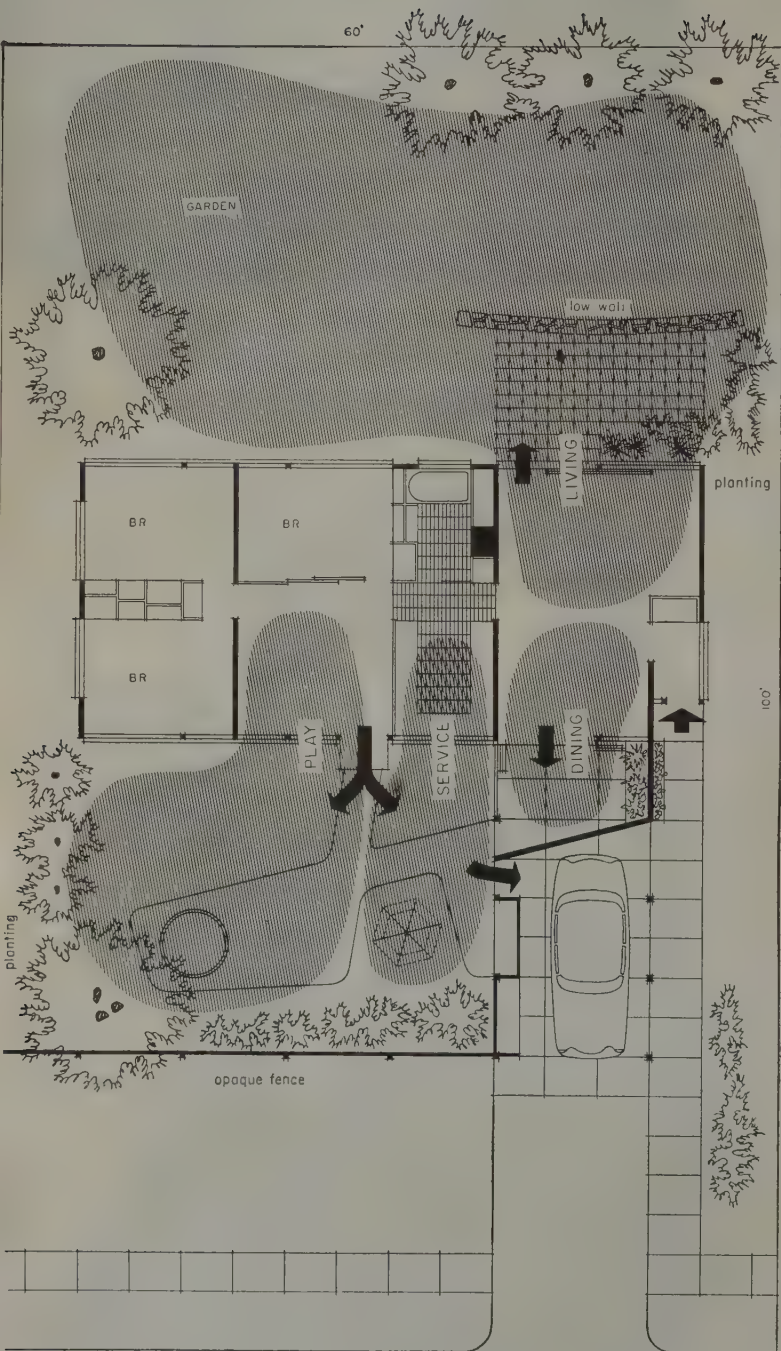
1. By giving each indoor room its corresponding outdoor room.
2. By putting them both on the same level.
3. By using plenty of glass and an outside door in most of the rooms.
4. By fencing and planting the outdoor room to make it private.

At the back of this house, the living room opens out to its living terrace, shielded from neighbors by a low wall and trees to the rear, a line of shrubbery to the right. The garden can be enjoyed from these living areas and from two large-windowed bedrooms as well.

On the front, the inside playroom has its own outside play space, the kitchen its service yard, the dining area its own intimate dining terrace outside sliding glass walls. All three of these outdoor rooms are neatly protected from the street by opaque fences, planting and the carport storage wall (note how the front walk, carport and dining terrace share one economical apron of paving).

There is plenty of logic to back up this kind of indoor-outdoor planning: people who buy 6,000 sq. ft. of ground don't want to be confined to a mere fifth of what they paid for. They demand (and can get) full use of their ground.

But there are several pitfalls, too: the glass wall is now a standard part of almost every modern house. It is fine to look out of—and just as good to look in through. In other words, it needs protection—protection from neighbors who may be only 50' away from



Plan by George Matsumoto

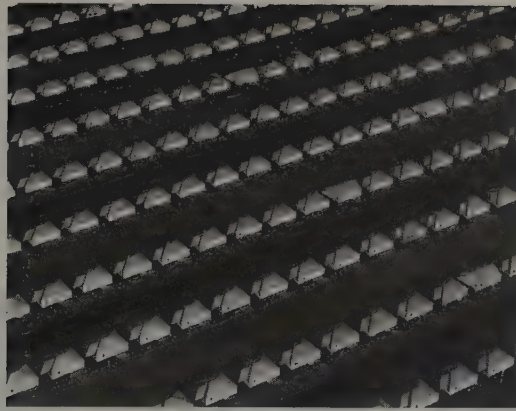


your rear terrace, and protection from the street if it faces that way. If it does not get adequate protection the result will be something like this:



Photos: (top) Blue Ribbon Construction Co., builders; Smith & Williams architects; Julius Shulman, photographer; (below) photo by Joern W. Ceratz.

William A. Garnett



DO NOT lay out streets on a grid; it encourages through traffic, speeding, accidents at four-way intersections. Street scenes are endlessly drab and monotonous.

Clyde Sunderland

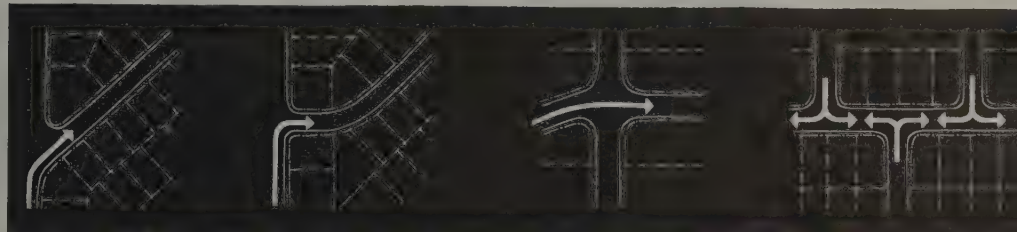


DO use curves, loops, cul-de-sacs to slow traffic, create visual variety. Use long blocks (up to 2,000') to reduce intersections, save on paving, utilities.

GOOD STREET PLANNING MAKES SAFER, BETTER NEIGHBORHOODS

On this page are some of the most important do's and do nots of small-neighborhood design. For more detailed studies, read the revised 1954 edition of the *Community Builders Handbook*, published by the Urban Land Institute, Washington, D. C.

Sketches by John J. Wade, architect and land planner



DO NOT join streets at odd angles; cars speed around corners.

DO make traffic slow down for right-angle turns entering residential streets.

DO NOT use X intersections! cars speed through unless there are stoplights.

DO use T intersections; drivers see street ends, slow down, look both ways.



DO NOT run streets up inclines; cars race uphill or use noisy low gears.

DO follow contours to reduce grades, get safer, pleasanter curves in road.



DO NOT lay out narrow, odd-shaped lots; they waste land, are hard to use.

DO square off lot shapes; wider lots give more room, privacy for outdoor living.

DO NOT allow views down a long row of rear yards, often unsightly.

DO seal off the end of each block with "butt" lots for an attractive street.

WHAT IS GOOD CONSTRUCTION?



Photos: (above) LVE—J. R. Eyerman; (below) Dewey C. Mears



GOOD CONSTRUCTION MEANS SIMPLIFICATION

The most efficient house shape for today's materials is the simple rectangle, or a combination of simple rectangles. Bays, jogs, recesses and odd angles mean wasted materials, extra labor—in short, added cost. There are plenty of other (and better) ways of achieving variety (see pp. 136-139).

Here is what simplification can do:

A Small Homes Council study of window and wall framing showed a saving of \$134 from combining 20 small windows into ten large ones. Placing all windows directly under the top plate saved \$18 (and improved appearance—see p. 130). Use of a continuous double 2" x 6" lintel, in place of two 2" x 4"s laid flat and individual headers over each door and window (which makes alignment of window and door heads more difficult and appearance more confused), saved \$47. Total saved from such simplification alone: \$215.

That is only the first step. If you are building enough houses, a pre-assembled panel system of the type shown lower left, with clear divisions into solid and transparent wall panels, will simplify construction still more, reduce error, cut costs with each additional house.

Ben Schnall



HOUSE ABOVE WAS DIFFICULT TO BUILD

Its roof has two breaks, thus doubling flashing, lumber and labor where roof planes intersect. Windows are holes punched into solid walls—requiring extra headers above openings, cripples all around them. Wall surfaces, part wood and part brick, were divided horizontally, require two different trades to work on same section. Nothing was preassembled for building—except scaffolding!

HOUSE BELOW WAS SIMPLE TO BUILD

Its roof is one straight, unbroken gable, framed with preassembled roof trusses, sheathed with standard sheets of hardboard. Workmen can erect trusses while standing on floor slab (opposite), quickly get a big "umbrella" and flat ceiling without intermediate supports. Exterior walls are divided into solid panels and "window" walls, all coordinated vertically and horizontally to take advantage of stock windows and stock sheet materials. Brickwork is concentrated in vertical panels to simplify scheduling. All components (except brickwork) were preassembled.



W. Mayfield, builder

GOOD CONSTRUCTION MEANS USING STANDARD MATERIALS

Using stock materials makes even more sense to the small and medium-sized builder than to the big one—for the big builder can probably work out his own standard sizes to suit his own plans. But the smaller builder needs to use existing stock materials—and use every square inch of them—to get the most out of them.

Most stock materials are related to a basic 4" module. Thus 16" o.c. stud spacing comes to four modules; the FHA-approved 24" spacing is six modules. A finished ceiling height of 8'-3 3/8" permits the use of 4' x 8' sheet materials without cutting and allows enough clearance to have them set up in place.

Every day more prefabricated components are put on the market in dimensions that tie in with these standards: the Lu-Re-Co panels (H&H, March '54) are one example, the many new hopper-type windows are another. As of today, almost any simple builder house can be put together from stock components available through any lumberyard—and we *do not* mean 2" x 4"s.

GOOD CONSTRUCTION MEANS USING PARTS NOT PIECES

Why do modern builders use preassembled panels? For three reasons: first, because carpenters can work better and faster on panels that lie flat on the ground rather than on panels that are up in the air; second, because preassembly can take place under cover and near to supplies; and, third, because preassembly means less hit and miss on the job.

Here are some of the things to remember in preassembling parts: be sure the parts are not too big or too heavy for two men to handle; be sure the design allows for tolerances between wooden parts—because nobody can make wood behave like a precision material; and be sure the design—the *whole* design, including plan and appearance—takes full advantage of preassembly.

The panelized look so characteristic of modern houses is no accident: good modern houses *look* panelized because their structure *is* panelized. And the panelized look can be very handsome. So, don't try to cover up the panelized structure—instead, turn it into an asset. It will look better, and cost less.

LESS TROUBLE WITH THE WEATHER

The open-room technique means putting up the exterior walls first, erecting roof trusses on top of them and finishing off the roof and walls as fast as possible so that work can proceed and materials can be stored without interference from the weather. The advantage of long-span trusses is that you need no intermediate supports, and you can place preassembled partitions and storage walls almost anywhere between your flat floor slab and your flat ceiling plane. Some new houses make the most of this by subdividing interiors with *movable* storage walls, thus giving owners a chance to change their plans as their needs change.

If you use the open-room technique, be sure to leave one big opening in your exterior wall (best place: rough opening for glass wall) so workmen will not scar trim when carrying in bulky fixtures (see also H&H, Jan. '53).



GOOD CONSTRUCTION MEANS LESS TROUBLE, THEREFORE

Photos: Dewey C. Mears



LESS TROUBLE WITH CLOSETS

Fixed or movable storage walls are the most efficient room dividers: they provide closet space and insulated partitions both at the same time. Common door-in-wall closets are inefficient to frame, to finish and to use. They also take up more space (about 6" more in depth and width) than prefab storage walls. Complete storage-wall units can be built to full ceiling height and trim can be used to cover the crack between wall and ceiling (see also H&H, Jan. '53).



LESS TROUBLE WITH FITTING DOORS

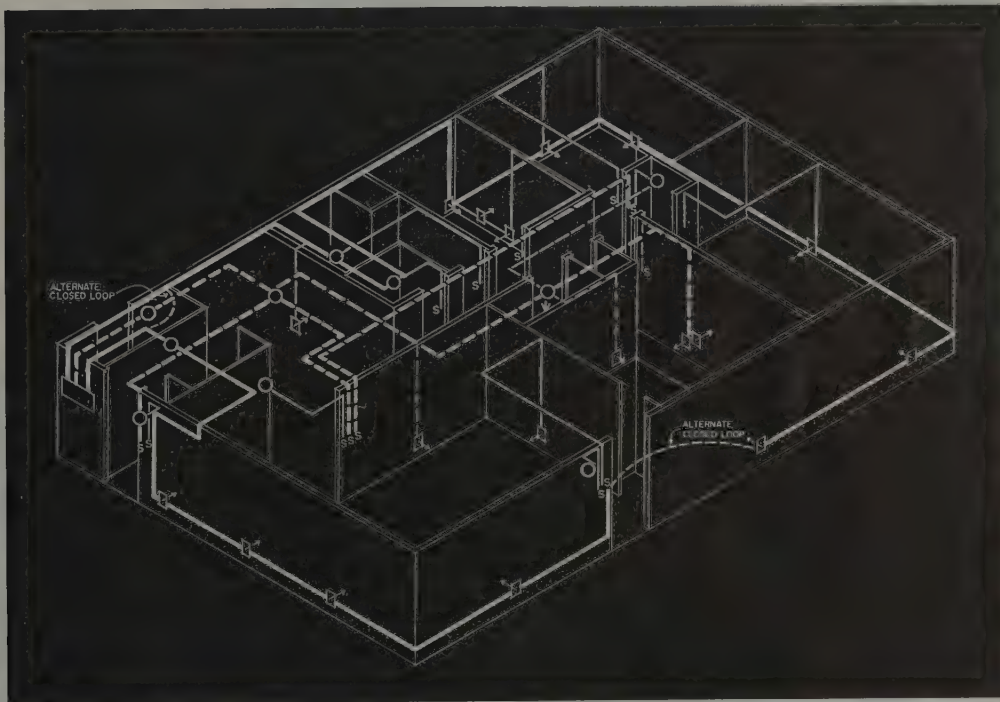
It is much simpler to build a door *up* to the ceiling than to build a wall *down* to the door. Picture far left shows traditional way, with all the complicated framing this requires around the head of the door. Moreover, if the wall is to be plastered, cracks may soon start at corners. Picture at left shows efficient way: omit door heads altogether, build jambs all the way up to ceiling with a piece of flush panel door cut down to size (one extra door will supply all heads for five openings). Manufacturers of prehung door units, complete with jambs and head, may soon get around to satisfying this need in one simple unit (see also H&H, Dec. '52).



LESS TROUBLE WITH THE PLUMBING

Many plumbers have to cut a 2" x 4" stud partition in half to get pipes in. To avoid this, build two thin walls around the vertical vent stack, waste and supply lines. In back-to-back plumbing (see cut) it is possible to run the thin double walls up to a height of about 4' only—just high enough to enclose tributary stacks—and to recess the primary stack in a nearby closet. The wall thickness saved this way comes in handy for recessed cabinets in bathrooms and kitchens. Note: give your plumber plenty of leeway—if you do not, you will just have to patch up after him (see also H&H, Jan. '53).

LOWER COST



LESS TROUBLE WITH THE WIRING

Run your wiring at base-plug height. When most electrical outlets were ceiling fixtures, running wiring through the ceiling made sense. Now that our houses have six or seven wall outlets to every ceiling outlet, overhead wiring becomes wasteful. Where ceiling fixtures are needed, circuits can either be run up to the ceiling from the base plug level, or a separate circuit in the ceiling can be used to pick up overhead lighting, ceiling fans and wiring for most interior partitions (see also H&H, Nov. '53).

IN SHORT, GOOD CONSTRUCTION IS SIMPLE CONSTRUCTION



Left: dress by Jacques Fath photographed for *L'Esprit* by Mark Shaw. Below: Mae West in her working clothes, photographed by Sharland (Black Star).

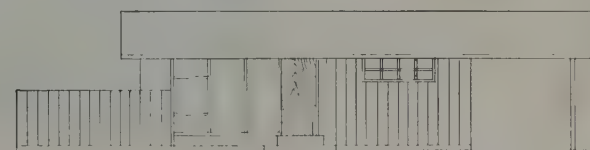


WHAT IS GOOD APPEARANCE?

GOOD APPEARANCE is one of those things that people like to argue about until they either come to blows or agree that "it's all a matter of taste."

Well, as a matter of fact, that is not strictly true. Good appearance is just as susceptible to analysis as good planning and good construction. All you have to know is a) the right questions to ask, and b) the right answers to the right questions.

Let's see how this question-and-answer method works out with respect to houses:



QUESTION No. 1: what do people want a small house to look like?

ANSWER: bigger.

*Drawings by Leonard C. Haeger, architect,
from June '53 issue of the Correlator.*



QUESTION No. 2: what do people want a cheap house to look like?

ANSWER: more expensive.

QUESTION No. 4: how do you make a small house look bigger, a cheap house look more expensive and a row of identical houses look different from each other?

ANSWER: by using all the thoroughly familiar tricks and optical illusions employed for centuries by architects, painters, magicians, card sharps, witch doctors and chameleons.

The next 12 pages show how some of these devices can be applied to the exterior and interior of the house, to the lot and to the street.

QUESTION No. 3: what do people want a row of identical, mass-produced houses to look like?

ANSWER: different.



"Why do you always have to be different from everybody else?"

*Reproduced by permission of
"The New Yorker Magazine, Inc.," © 1953*



HOW TO TRICK THE EYE

Optical illusions are the stock in trade of a lot of respectable people, such as advertising artists, and there is no reason why builders and their architects should not use them, too—especially since they are so simple to use.

There are three kinds of optical illusions that will make houses look bigger:

1. **ILLUSIONS WITH LINES.** These two rectangles are identical in shape. But since it is much easier for the eye to travel horizontally than vertically, the rectangle at left looks short and squat, the one at right long and sleek. This principle applies especially to facade design: in houses, as in ladies, the waistline is crucial (though in a different way).

HOW TO MAKE

A SMALL HOUSE LOOK BIGGER



Believe it or not, this house above is a full 3'

BAD

GOOD



COMBINE YOUR WINDOW AND DOOR OPENINGS, group them together and line up heads and sills.



SIMPLIFY YOUR ROOF AND PITCH IT LOW. (Note the continuous, 42"-high sill line—the effective waistline in Builder LaPierre's house at right.)

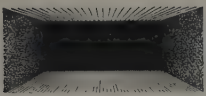
Photos: Ben Schnall; K. S. Brown; Guy Burgess; J. A. Langley; Richards; Geo. de Gennaro; R. C. Lautman; Illig

Other credits:

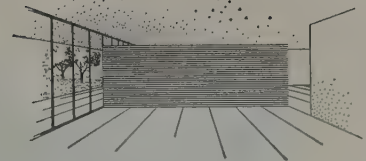
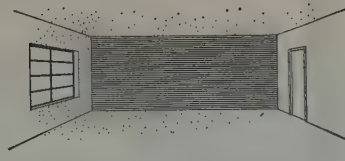
Builders Simon & Morrow, L. I., N. Y. Huxon Jackson, architect.
Mile High houses, Col. Eugene D. Sternberg, architect.
Builder Albert LaPierre, Wash. W. A. Wollander, architect.
Mac-Bright Co., builders, Calif. Edward H. Fickett, architect.
Builders Luria Bros., Va. Keyes, Smith & Satterlee, architects.
National Homes, prefabricators. Charles Goodman, architect.
Builder Joseph Eichler, Calif. Anshen & Allen, architects

And last but not least: **REMEMBER THE FORGOTTEN FACADE**, the facade (you hope) nobody sees. You cannot make it very horizontal in most cases, but you can tidy it up a good deal and give it a lot of distinction—viz. Architect Ed Fickett's houses at right.





2. **ILLUSIONS WITH LIGHT AND COLOR.** People who get claustrophobia have more trouble in dark rooms than in light rooms—because dark rooms look more confined than light rooms of equal size. (Remember: a hefty lady prefers a dark dress—it makes her look slimmer.)



3. **ILLUSIONS WITH SPACES.** The two thumbnail sketches above show the same room, drawn to exactly the same scale. The reason the room at left looks cramped and the one at right airy and spacious is that the spacious one borrows space from every conceivable source—from outdoors (through a glass wall), and from adjoining rooms (because partitions stop short of the ceiling). Actual space is the same; *apparent space* has been enormously enlarged.



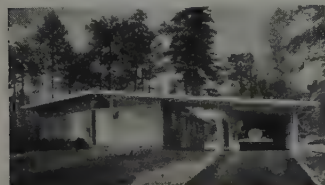
er than this house above—30' as against 27' . . . But the house at right *looks* longer (although the pictures were taken at exactly the same scale) because its architect has done everything to emphasize the horizontal lines and to play down the vertical divisions.

For example: where the designer at left emphasizes all vertical divisions by breaks in the roof, in wall surface and in house shape, the architect at right has joined all these elements under the forceful horizontals of a single, sweeping roof. He has merged the full garage, the full 27' width of his house and the long brick screen that shields the terrace in one continuous house shape, whereas the designer at left has broken up his elements into a dozen little bits and pieces that just don't seem to add up to anything very big.

This example, then, gives us a first design principle, which is, **EMPHASIZE YOUR HORIZONTALS, PLAY DOWN YOUR VERTICALS.**

WHY DO THESE HOUSES LOOK BIGGER THAN THEY ARE? BECAUSE . . .

This one stretches its roof to cover the carport as well.



This one uses a fence to extend the apparent length of the facade.

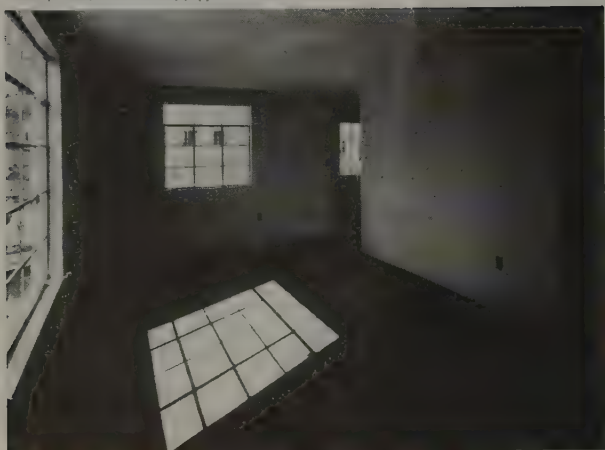


This one stresses horizontals with flat roof, overhangs, extension fences.

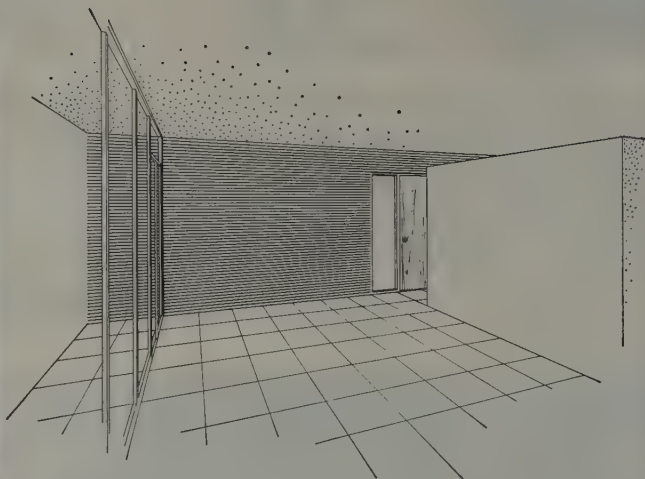


And this one makes the most out of its extended waistline.





THIS SMALL ROOM LOOKS SMALL because its walls and partitions are cut up arbitrarily with window and door openings of different sizes and different heights. Low window and door heads produce dark splotches on ceiling; middle-of-the-wall fenestration leaves the corners of the room dark.



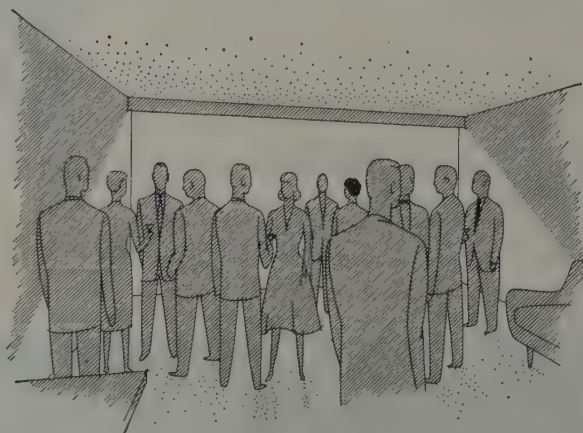
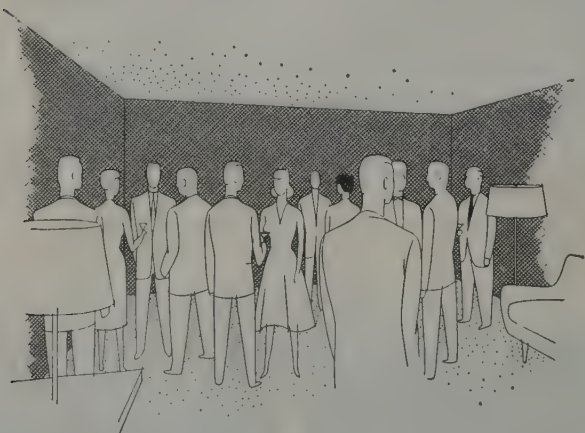
➞ **SAME ROOM LOOKS MUCH BIGGER** because of floor-to-ceiling glass wall, grouping of window and door into a single panel, extension of ceiling plane into deep overhang, extension of end wall into outdoors, and lowering of partition to make it stop short of ceiling. These devices borrow space from adjoining areas. New fenestration eliminates dark corners and ceiling splotches.

HOW TO MAKE A CRAMPED ROOM LOOK SPACIOUS

POOR LIGHTING MAKES THIS SMALL ROOM LOOK SMALL. People look crowded because the lighting is concentrated on them and the background walls are kept dark.

➞ **GOOD BACKDROP LIGHTING MAKES SAME ROOM LOOK BIGGER.** Cove lighting illuminates rear wall, turns it into source of light against which people are silhouetted. Result: they look far less crowded.

Drawings: Hansen





THIS SMALL ROOM LOOKS BIG because it borrows space from outdoors and from adjoining rooms. The continuous ceiling plane is visible far beyond the confines of the room, makes space seem much bigger than it really is.

(AND HOW NOT TO)



SMALL ROOM IS MADE TO LOOK SMALLER: same room, but now it has hole-in-wall windows and doors, in place of glass wall, and ceiling-high partitions that produce cubicle effect. Artist's sketch was made at exactly same scale as original photograph above to show how *not* to treat a small space.



HOW TO MAKE A CHEAP HOUSE

Sharland (Black Star)



Reno, Nev. station wagon

LIFE—Bob Landry



San Simeon, Calif.

There are at least two different ways of expressing wealth: you can show it off, or you can show restraint.

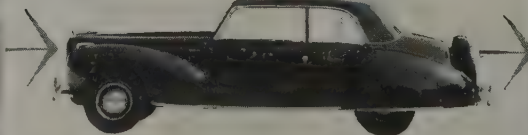
To most of us, Mae West looks like a million bucks. So does the crazy car that comes straight out of Reno's gambling casinos. So do Mr. Hearst's retreat and Mr. Gould's living room.

But that is not the only way of proving to the world that you are worth your weight in gold: the girl in the Jacques Fath gown (below) looks just as expensive as Diamond Lil', but she looks expensive in a different way. The famous Lincoln Continental is

an expensive car and looks it. Mr. Edgar Kaufman lives in an expensive-looking house—but the house does not boast of its cost any more than the Paris gown boasts of its high price tag. And John D. Rockefeller III has a living room that is a masterpiece of restraint.

This leads us up to the house that *is* cheap but tries to *look* costly. Here we run into some serious trouble on the Mae West side of our picture: the trouble is that showing off has to be done with *real* diamonds, with *real* silver dollars, with *real* gimcrack—

Mark Shaw for LIFE



Lincoln Continental, 1941

Kaufman house; Frank Lloyd Wright, architect



Photo (car) A. Georges; courtesy Museum of Modern Art

LOOK MORE EXPENSIVE

LIFE—Herbert Gehr



Gould Mansion, New York City



or else it will merely look cheaper still, instead of more costly. To put it bluntly, a cheap version of Diamond Lil' looks like a two-bit tramp. Ostentatious wealth has to be used very, very well and expressively—or else it falls flat on its face. And the real embellishment is simply too expensive for the housing market.

We have no such trouble on the side of understatement. The kind of restraint shown by the Paris designer (whose gowns are soon copied by the Seventh Ave. trade), by the Lincoln Continental and by Messrs. Rockefeller and Kaufmann makes a great deal of sense

in any house—and it can come off just as well in the \$10,000 job as in the \$250,000 mansion.

There are plenty of other reasons why people may prefer a plain, restrained-looking house to something straight out of Coney Island. All these reasons involve matters of taste—which means they are disputable. There is no such dispute about the argument presented in these pictures—especially after you look at the first painting bill for the ornamental ironwork and fussy trim. Mr. Hearst could afford to pay that bill. Your customer cannot.

Rockefeller guest house, Philip Johnson, architect; photo by Damora



Mackay & Associates, builders, Anshen & Allen, architects; photo by R. Sturtevant

HOW TO MAKE THE SAME HOUSE LOOK DIFFERENT

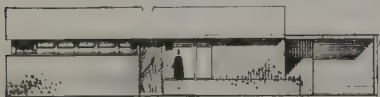
Everybody wants to be different from everybody else—but nobody wants to pay custom prices. We are all in favor of people wanting to be different—but the problem is: how can a builder of mass-produced houses (houses that are cheap only because they are all identical) make everybody happy without going bankrupt in the process?

Some builders have tried to do it with gimmicks—a belfry on every second garage, a birdhouse on every third belfry, and that sort of thing. Apart from the fact that there may be some unforeseen consumer resistance to belfries and birdhouses, this device does not always enhance the appearance of a house, let alone a row of houses.

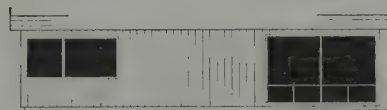
Something both more drastic—and, well, more tasteful—should be done and can be done. Take Architect Donald Honn, whose five different houses (opposite) for Builder Howard Grubb are selling well in Tulsa. We all know, of course, that these five houses are not different at all—just five variations on exactly the same plan, with more or less the same fenestration. These houses *look* different because Honn has varied four exterior elements on his basic house: the roof, the window and wall patterns, the wall textures and the colors. If he had wanted to, he could have had several dozen entirely different houses, just using these four variables. That is not even counting additional variations that result from turning or flopping the house over on the lot!

SO HERE IS A SUMMARY OF WHAT YOU CAN DO TO MAKE THE SAME HOUSE LOOK DIFFERENT:

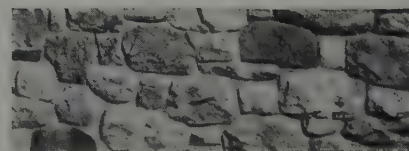
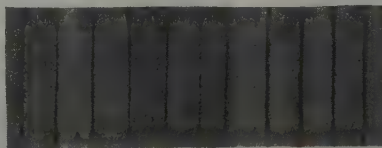
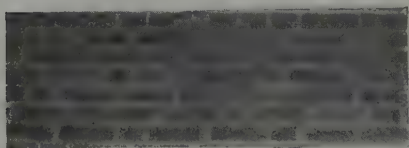
YOU CAN CHANGE THE ROOF. Below are three possibilities. Not shown: shed roofs, butterfly roofs, side-to-side pitches.



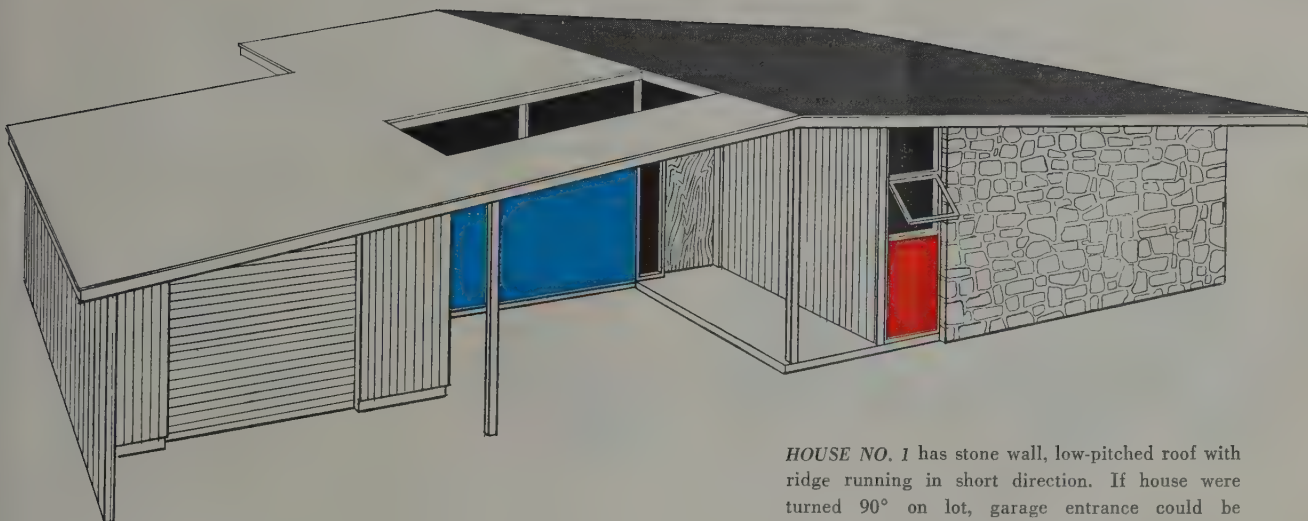
YOU CAN CHANGE WINDOW AND WALL PATTERNS. Fenestration in facades, below, is the same. Appearance is changed by different textures and surface divisions.



YOU CAN CHANGE THE WALL TEXTURES. No limit to the number of variations possible in this category alone. . . .

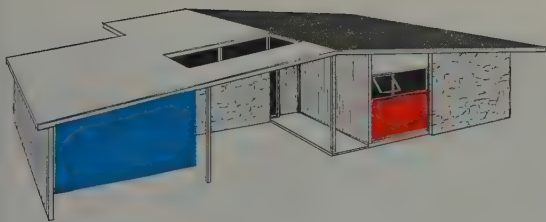


AND YOU CAN CHANGE THE COLOR SCHEME. This is such a big subject all by itself that we will cover it in detail on the next three pages.

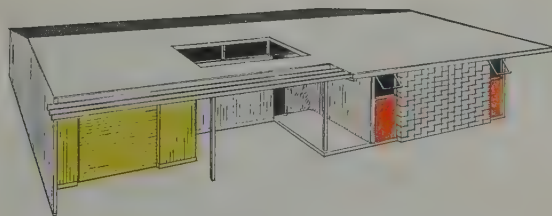


HOUSE NO. 1 has stone wall, low-pitched roof with ridge running in short direction. If house were turned 90° on lot, garage entrance could be switched to short end wall—producing yet another variation on basic theme. Color changes, giving infinite additional variety, are discussed in detail on the next page.

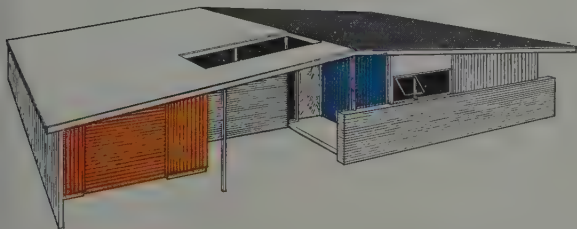
SAME PLAN—FIVE DIFFERENT HOUSES



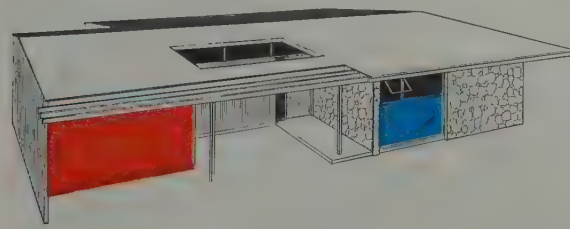
HOUSE NO. 2 has stone veneer plus changes in color scheme. Window openings are always treated as part of prefabricated wall panel—not as holes punched into wall.



HOUSE NO. 3 has ridge of roof running long way. It also uses louvered sunshades, textured concrete block panels, different color scheme.



HOUSE NO. 4 stresses horizontals with brick extension wall at sill height. Note that changes in bedroom fenestration are slight.



HOUSE NO. 5 again uses long roof ridge, louvers, stone veneer and different color scheme. Architect Honn could have continued his variations almost indefinitely. These five are only a sample showing what possibilities exist.

Photos: Roger Sturtevant; Ben Schnall

HOW TO MAKE A DIFFERENCE WITH COLOR

Until recently, houses in America were either painted white or painted in a single color plus white trim, or left in their natural finish. Occasionally there might be a color accent in doors, shutters, roofs or decorative accessories. But the single-color house was the rule.

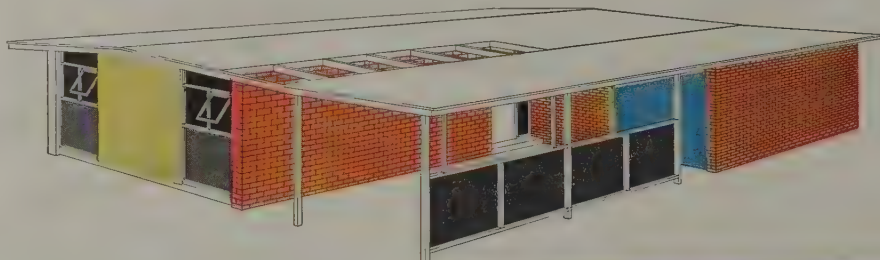
Because modern painters had a lot to do with the change to modern architecture, colors—and lots of them—are today playing a major part in house design and in the design of whole streets. Colors can do a great deal to alter the appearance of a house. And, like everything else, they can be used badly or well.



PASTEL COLORS ARE PASSIVE, EASY TO USE

Most pastels are so close in value that they are unlikely to conflict, even if used next to each other. Moreover, they are popular at present, work well with most decorating schemes, are restful and reasonably easy to maintain. They tend to add apparent bulk or depth to surfaces (important in roof colors).

Only drawbacks: greens and browns may look dull next to the vivid greens and browns found in nature.



For similar reasons the natural textures such as stone, brick and wood siding look livelier when contrasted with a really bright primary color (above).

To make a small house look bigger it is essential to *unify* each facade, rather than break it up with contrasting colors and materials, however effective. Therefore it is safe to say that active colors should not be used in very small houses.



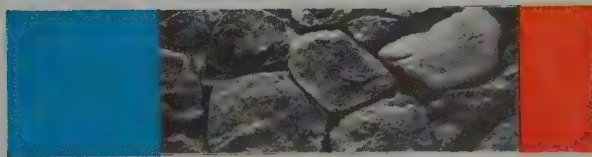
Sketches by Donald Honn, projects for Howard Grubb; Donald Schulz, builder; photo by James T. Strong

Two major groups of colors have been used in modern architecture: the passive, pastel shades, and the extremely active, primary colors. There are many variations within these two broad areas, but to be on the safe side a designer should generally stick to one color system or the other—unless he is very sure of his ground. Combining the two systems can be very effective when handled by an expert. But few things can make a house look sleazier than a guesswork color scheme.

All major paint manufacturers have published helpful suggestions on the modern use of color. Here are the principles on which these suggestions are based:

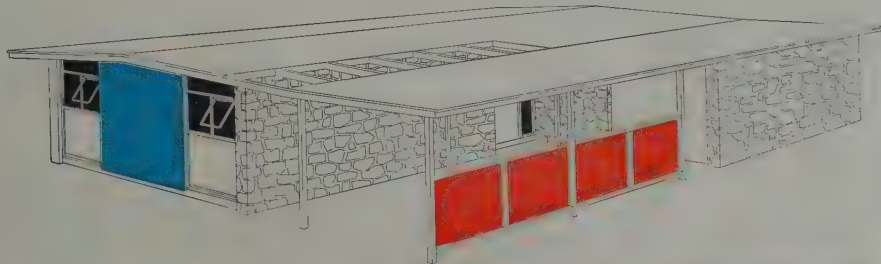


DANGEROUS ➔



PRIMARY COLORS ARE ACTIVE, HARD TO USE, BEST USED SPARINGLY

To use these colors right watch out for two pitfalls: 1) bright colors will frequently clash violently when used in adjoining wall areas—they are so active that they will turn your house into a chunk of Coney Island unless used sparingly; 2) primary colors should not be used on very large areas. A spot of bright blue like vinegar in a salad dressing is fine if it is just a dash, poisonous in excess.



House, Marcel Breuer; photo by Ben Schnall

Primary colors used sparingly and far apart have two great advantages over the more passive colors: first, they contrast with the greens and browns found in nature and will always look lively and happy. And, second, the primary colors bring out the best in the neutral color tones found in natural materials like stone, brick and wood: these gain added luster by contrast.

Primary colors tend to flatten a surface or a form, and to define its outlines very sharply. They will effectively attract attention, are therefore useful for doors and other important features.*



* The color analysis presented on these pages is based in part upon an article by the Swiss Architect Alfred Roth, which first appeared in the Feb. '49 issue of *Werk*.

HOW TO MAKE THE STREET LOOK LIKE HOME

A street is very much like a great big corridor: it can look very bleak if it is too long and too straight; it can look very confusing if its "walls"—i.e. the facades of the houses on either side—are full of contrasting surfaces, unrelated shapes, odd and jarring breaks; and it can look like the last mile in the Death House if it is too bare.

The pictures on this page illustrate these three points—bleak monotony, excessive decoration and bareness.

These pitfalls are easily avoided, for good streets are no more difficult to design than good corridors. Here are the main points to think about:

1. Curve your street to make it look shorter and more intimate.
2. Keep its "side walls"—the facades of your houses—relatively uniform. You can get variety without banana splitting (see pp. 136-139).
3. Try to vary your setbacks and flop your plans—but do it according to some logical system, not haphazardly. If you do it right, you can create a series of small squares that will break up the monotony of the street and relate your houses in friendly little groups. This kind of planning, which considers all outdoor spaces exactly as if they were rooms with walls around them, can give a great deal of form and character to a small neighborhood.
4. Finally: don't economize on planting. You can have the best house in the US—but on a barren plot of ground it will still look like a scene from *Tobacco Road*.



STREETS, LIKE CORRIDORS, CAN BE TOO LONG, TOO STRAIGHT

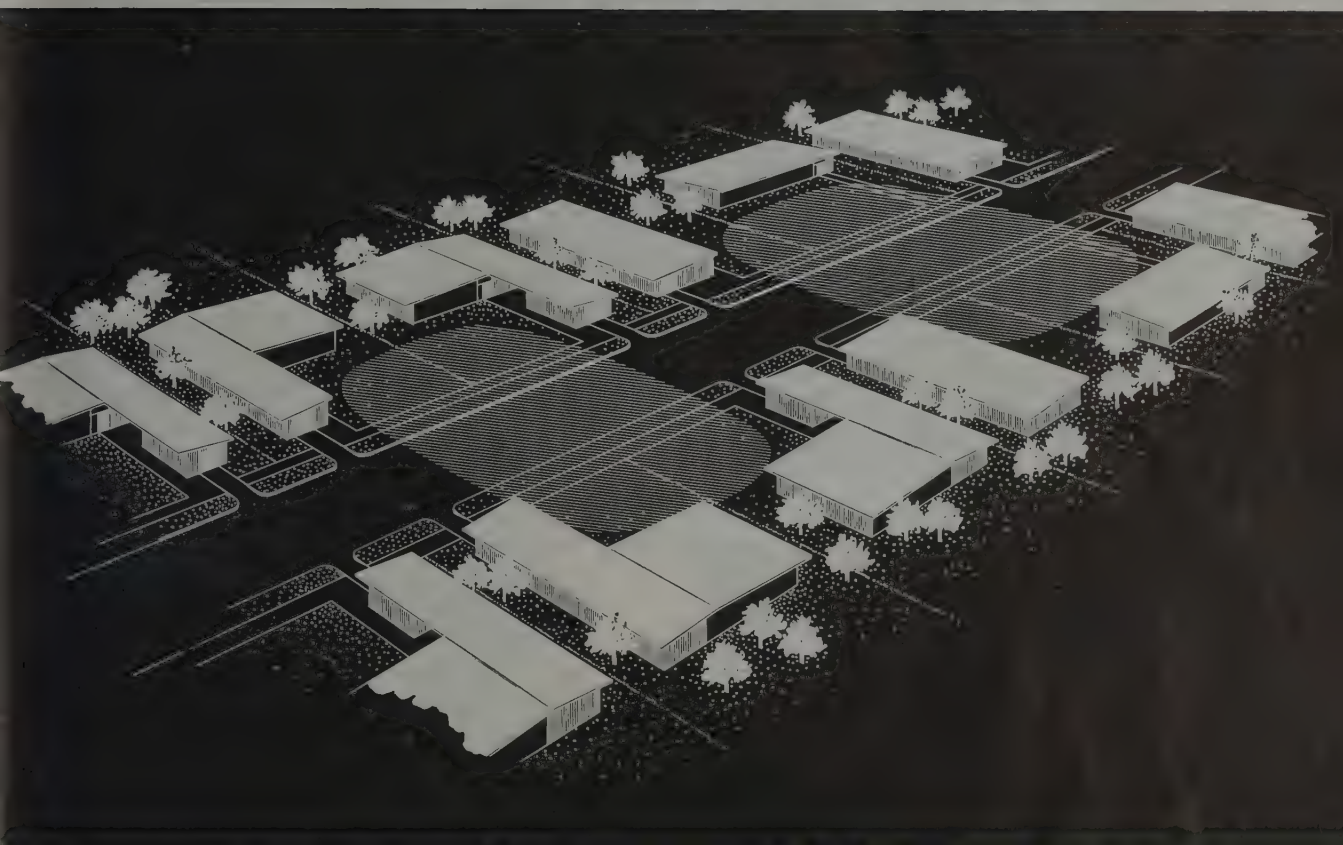
YOU DON'T WANT TO LINE YOUR STREETS WITH BANANA SPLITS—any more than you would paper your corridor walls with different patterns from a sample book.



AND YOU SHOULD DECORATE YOUR STREET JUST AS YOU WOULD ANY ROOM. There is no better outdoor decoration than plants, sadly lacking below.

Reeves





BY FLOPPING YOUR HOUSES, YOU CAN BUILD FRIENDLY OUT-DOOR ROOMS. The traditional American street, with front lawns and porches, was a success because it turned the outdoors into pleasant, friendly spaces where people met and chatted, children played with neighbors' children. Today that friendly street is sharply bisected

by the automobile; but the desire for intimate, friendly outdoor spaces is still with us. The drawing above shows how such spaces can be formed by the simple expedient of flopping plans. The picture below shows how coherent design with minimum variation in planting and fences can turn today's street into a friendly neighborhood space.

Photo: Roger Sturtevant; Anshen & Allen, architects, Mackay & Associates, builders





TO SUM UP...

Thirty years ago, when architects designed individual houses to fit individual clients, the architect was able to master the whole design and building process.

Very few houses today are designed to fit individual clients. Most houses in the US are designed for production—*quantity* production. The building process has changed and the design process has changed with it. There are many new factors: problems of supply, of financing, of merchandising, of land planning—to mention only a few. In short, the job has outgrown the individual architect. It has become so big and so complex that only teams of specialists, working hand in hand, can tackle it successfully.

The architect is a member of that team—a leading member, together with the builder, the lender, the supplier and the planner. He must learn to understand their problems, and they must learn to understand his. Without such mutual understanding, few good houses will be built in America. With it, our opportunities will be great.

On these 40 pages, we have tried to explain the chief problems of house design so that builders, suppliers and lenders will be better able to work with their architects. And we have tried to explain the chief problems of production design so that architects will be better able to understand this new field in which they must play a leading part.

That, briefly, has been the objective of *HOUSE & HOME* from the start. It will continue to be our objective.



By chance, a Connecticut lumber dealer named Joseph Peltz got a look last December at *Better Homes and Gardens'* plans for its "Home for All America." It looked like more than a traffic-building, gadget-filled dream house to him. He thought it answered the need for a *present and future* home in one. It could be a *trading-up house*, one that owners of small postwar homes could afford and would want to afford.

If he could swing about \$60,000 in local promotion, he thought, maybe he could do some of the things with it he wanted—for the Getman & Judd Co. which he heads, for the builders he serves and the suppliers he buys from, and for his home community of Stamford. Perhaps he could do the pilot model itself. Proper promotion might bring thousands of people to Stamford to see the house, and whatever happened would help the whole area.

So Joe Peltz turned up at *BH&G's* January conference with seven Stamford builders and a local bank commitment for 90% construction financing. He promised he could get a builder to complete the house in time for picture taking in mid-April. He promised plenty of advertising.

Since then Joe Peltz has made merchandising history in homebuilding. One result: 27 builders in the Stamford area alone are putting up the *BH&G* house as Peltz has modified it. He says they will build at least 50 right away and perhaps 400 eventually.

Around the country, 95 other builders in as many cities will show the *BH&G* house this month. Many have modified it somewhat. The magazine's editors wisely allowed them to do so. Theirs may be a "Home for All America," but they know America is a lot of things. They know tastes and needs differ—and that homebuilders are rugged individualists at heart.

Three million people will visit this house and others like it this month in 96 US and Canadian cities. It is **BETTER HOMES and GARDENS'** "Home for All America." Designed by Architect Robert Little of Cleveland, it embodies what *BH&G's* editors believe home buyers want. The unusual floor plan offers a casual combination of indoor-outdoor living.

Photos: (below) Volpe Studios; (others) The Ed Schreck Studios

Joseph J. Peltz



Lumber dealer spends



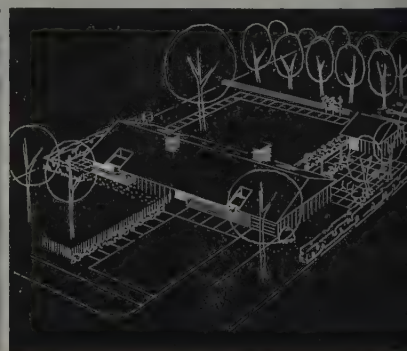
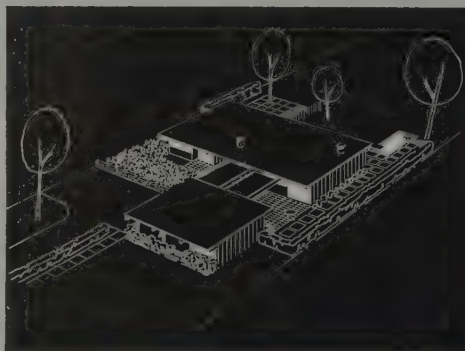


\$60,000 to promote BH&G house



Colored plastic sheets cover the half of the terrace which leads from carport and tool house to double glass doors of dining and kitchen area. Rafters and plastic in pilot model cost \$450. Builders were virtually unanimous in approving this terrace and its placement. Elaborate version above gives three way use for living, eating and cooking.

Here are two of nine suggested variations. Flat roof (recommended only where there is no snow load) costs the least, but raises insulation and heat-load problems in really hot climates. Carport locations can be switched to fit the house to narrow, wide or corner lots.



BETTER HOMES & GARDENS' "Home for all America"

LOCATION: Stamford, Conn.

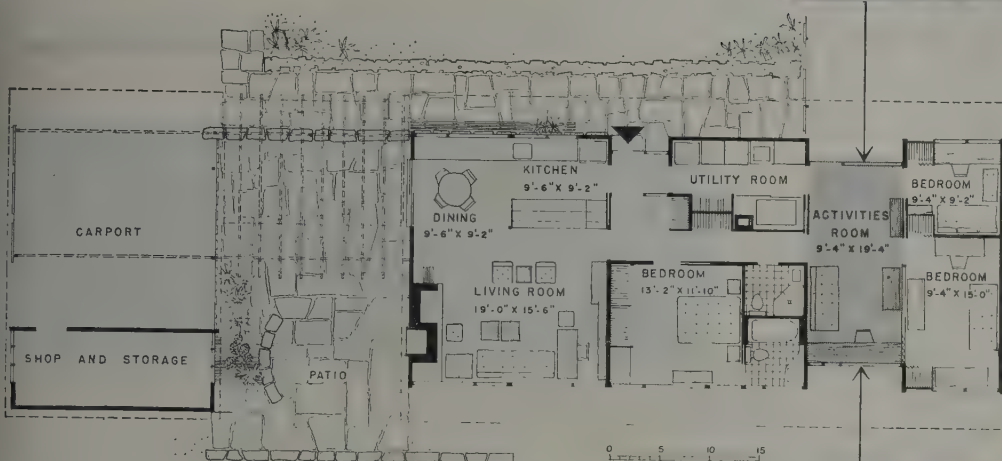
ROBERT LITTLE & ASSOCIATES, architects

HEMOCRAFT BUILDERS, builders

GETMAN & JUDD CO., sponsor

BLOOMINGDALE'S (NEW YORK-STAMFORD), decorator

JOSEPH DIETRICH and EDWARD CONNELL, landscapers



"Easy traffic flow," said many builders, "was the chief point of the plan that made us sponsor BH&G's house." Other plan points they liked were the activity room (shown in gray) separated only from children's room by sliding panel; three-bedroom, two-bath sleeping area; nearness of utility room to children's area; ample storage space.

Peltz took one look and saw the promotional opportunities

Although Connecticut is notoriously anticontemporary in housing, Peltz reasons: (1) that Stamford's thousands of commuters moved out of the city hoping to get a combination of indoor-outdoor living that is hard to get in a traditional, old-style house and is just what the *BH&G* house offers. (2) That most of them have children.

Architect Little's design suits the family whatever stage it is in, whether the children are crawlers or teen-agers or grownups. Key room is an all-purpose activity center next to the children's bedrooms, chiefly for the children but useful for parents, too. At the other end of the house is the living-dining area, far enough away to provide privacy, peace and quiet.

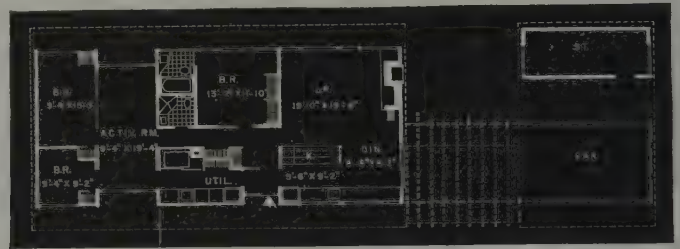
The house is designed to fit a variety of tastes, a variety of weather conditions and almost any lot. It can be built nine ways—with flat, low-gable or high-gable roof; with carport in front, at the side or detached. For his first model, Peltz chose the low-pitched roof and detached carport plan, as indeed 80% of the 96 builders putting up the house did. This variation makes the house look big, glamorous.



Easily best liked among the individual features of the house is the activity or all-purpose room. As shown at top, a mother can work here and keep an eye on children in the play yard. At other end of room (lower photograph) whole family plus guests can watch the TV set. When the sliding screen between this room and one child's bedroom is opened the size of this area practically doubles.

Once the pilot house was completed, it looked good. But Joe Peltz thought it looked *too* good. Landscaping alone had cost \$10,000 (grass and a special tree had been imported from Long Island). He had put as much inside the house as possible; that was part of his experimenting. At the same time, it didn't look good enough. He thought the rooms should be larger, for one thing. So a second model went up next door and

Peltz made changes



BH&G floor plan above is 58½' x 25'. The Peltz plan, right, is 62½' x 27'

Among the changes were:

- ▶ Pitch of roof raised 4" to shed snow.
- ▶ Carport made into garage with sliding doors ("Connecticut isn't ready for carports").
- ▶ House 4' longer, 2' wider.
- ▶ Both bathrooms enlarged, both with bathtubs.
- ▶ Chimney moved back to living-room wall, adding 3' to room.
- ▶ Kitchen closed off from dining room with folding screen to ceiling, to prevent escape of odors, noise.
- ▶ Entry to basement stairway moved from activity room to safer place off utility room.
- ▶ All bedrooms larger; more closet space in bedrooms; sliding panel between activity room and children's bedroom recessed to cut down noise between rooms.
- ▶ Two-step entry from carport to rear workshop changed to ramp, for easier handling of mowers, etc.
- ▶ Plastic panel added to admit light from above along entire length of hall.
- ▶ Utility room made into second kitchen by addition of range.
- ▶ Two-way mail and package receptacles at front door.
- ▶ Sliding mirror panel, in large bathroom.
- ▶ Knuckle hinges for doors, making them easier to take off.

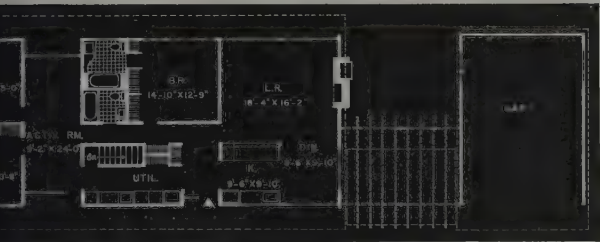


Tool shed wall board is functional. Peltz version has ramp, not stairs, at door.



Basement in pilot model includes workshop, cedar-lined storage room and play room (left). The second Stamford house has a 27' x 42' basement on bonded concrete. It is unfinished. Some builders will criticize this decision. Many say such large basements are almost never developed by home owners and remain as difficult to develop as empty barns.

for his production model



Larger bathrooms and bedrooms are gained in Peltz's plan by making the house 4' longer, and 1' wider each way from the center beam. Three of the extra 4' go into the center section, to add that area to the master bedroom and baths and to the "complementary kitchen." Dining area and kitchen are a foot wider. This expansion increases area of the house from about 1,450 to 1,650 sq. ft.

Two ranges are included in \$1,500 worth of appliances in the home (others are freezer, washer, drier and dishwasher, but not a refrigerator—Peltz has found most people already own them). The second range converts the utility room (below) to a "complementary kitchen" next to the activity room, useful for serving meals there or for extra duty when the main kitchen may be overtaxed on holidays.



What Peltz promised builders:

- ▶ To supply all the materials, including every brand incorporated in the production model.
- ▶ To arrange the financing, the builders to get about 90% of their construction money and a better deal than they could get elsewhere because terms had been set months earlier before many costs (including lumber) had risen.
- ▶ To furnish bonded subcontractors for plumbing, heating and electricity, guaranteed comparable in price and quality to any the builders themselves could provide.
- ▶ To go all-out to attract prospects (he already had arranged to show the models on a location that would accommodate 1,500 cars and a huge play area for children).

What Peltz required of builders:

- ▶ That each build at least one model.
- ▶ That each provide at least five plots for the house.
- ▶ That each offer the house for sale (at about \$32,000, not including land) with no alternatives to the buyer except choice of bathroom fixtures and interior and exterior colors.
- ▶ That each give the buyer a complete book of specifications, so that the home buyer could see pictures and serial numbers of all equipment going into the house—and know that it was going to be exactly what he asked for at exactly the price asked.

200,000 visitors expected

The 27 builders now putting up the house may be joined later by others. Getman & Judd has acquired other sites it will make available to builders at cost. Peltz says, "I have provided 89 locations for the houses. Not more than nine houses will be built in any one location. No two in one area will be exactly alike."

Builders will ask about \$32,000 for the house, include \$1,500 worth of appliances, but not land. Some people may be able to buy the house in segments. Peltz says for about \$20,000 a builder could put up the main house exclusive of two smaller bedrooms. Later, the rest could be added by stages and when completed would cost "only \$500 or so" more than what the whole house and outdoor areas would have cost if built at one time.

Peltz thinks several hundred of his houses will be sold. In August he expected 200,000 people might flock in to view *BH&G's* model home and his modified version nearby. He has printed 125,000 copies of a handsome 24-page booklet to give to visitors—and thinks he'll run out of these long before the show closes, Sept. 19. Other publicity and promotion:

Seventeen national advertisers whose products are used in the Stamford houses are each advertising that fact. General Electric plugged the house Aug. 28 on "Saturday Night Revue" over a national TV hookup. Nine other TV shows are being aired.

Quaker Oats offers a *BH&G* house as first prize in a national campaign, products used in the house as other prizes. Getman & Judd is mentioned in all the ads.

Since visitors will be charged 50¢ each and the money will go to Stamford's two hospitals, practically the whole town is busy drumming up attendance. A dozen big companies are postmarking mail urging people to come.

Bloomington's will run full-page ads in New York newspapers.

The outdoor advertising industry is contributing a large sign in New York urging attendance (because the hospitals benefit).

Other builders are making changes, too

here is what they say

in Albuquerque Bellemah Construction likes indoor-outdoor living and flexibility.

Changes: "minor."

in Arlington Heights, Ill. Trude Land Development likes traffic flow, activity room on first floor, beauty of exterior.

Changes: house widened 3', deepened 2', to enlarge rooms; children's bedrooms made same size, their bathroom fitted in between; master bedroom closets replace children's bath area; kitchen including breakfast area, built out 2'.

in Colorado Springs Sloan Construction likes over-all "planning for the family."

Changes: house enlarged more than 100 sq. ft.; carport made into a garage.

In Englewood, Col. Hawkins Associates likes publicity potential best, also activity room adjoining children's rooms, and outdoor terrace.

Changes: omitted partition between activity room and bedroom, altered elevation to fit into subdivision plot.

in Glen Cove, L. I. Miller Brothers likes floor plan.

Changes: added 12'-square dining room off living room and abutting on garage and toolroom; kitchen lengthened to include breakfast area and freezer; center beam is steel.

in Media, Pa. Arters Brothers likes open planning, separate activity area, easy traffic flow, spacious storage and outdoor living areas.

Changes: one-half basement with crawl areas at either end; window put in toolroom for bar facing terrace.

in North Syracuse, N.Y. Bellinger Construction likes floor plan, activity room.

Changes: house widened 6', deepened 2' to enlarge rooms.

in Salt Lake City Melvin Jensen likes proximity of utility room to bedrooms, casual combination of indoor-outdoor living.

Changes: used only flagstone and pressed fiber board siding on exterior; placed activity room next to living room; moved fireplace to wall between activity and living rooms; enlarged kitchen using part of patio space; grouped all bedrooms closer, and enlarged them.

in Seattle Albert Balch likes magazine's merchandising most.

Changes: pushed fireplace to exterior to give more living-room space; used own triple-lock aluminum siding.

in Stamford, Conn. Homecraft Builders and Getmen & Judd Co. like over-all appearance, activity room, combination of indoor-outdoor living.

Changes (in second house): pitch of roof raised 4", for snow; house widened 4' and deepened 2'; bedrooms, bathrooms, and closets enlarged; kitchen closed off from dining room; stairway to basement leads from utility room instead of from activity room.



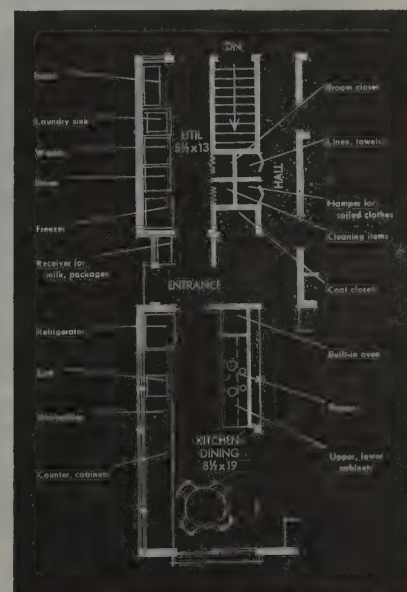
Bathrooms should have been reversed, Leon Miller of Long Island said. "Obviously, this home is for a family with small children. The small bathroom is for the kids. But kids take baths, not showers. Parents are the ones who take showers. A family with three children needs a bigger bathroom for them. Here they will track through the parents' bedroom, mess it up."

Greatest changes in floor plan were made by Melvin Jensen in Salt Lake City, who has already reported sales of four houses based on this design, an "interpretation" of the original. Here you see the activity room moved toward the living room, the bedrooms all grouped around the two enlarged bathrooms. Both bathrooms are now full-size, and bedrooms are larger, too.





Kitchens were enlarged by a number of builders, many of whom said people in their localities want separate breakfast and dining-room areas. Several builders solved the problem, they felt, by widening and lengthening the house. At least three extended the kitchen beyond the house.



New law promises a new kind of boom

Industry leaders see 1955 starts passing 1.2 million as FHA cuts down payments 20 to 52%. Bigger, quality houses get a break. Levitt sees his business doubled

IN THIS MONTH'S NEWS

(see pp. 39 through 47)

Senate committee takes housing probe on tour; Sen. Sparkman speaks out for 608 law

Labor roundup shows fringe benefits on rise; more two-year contracts being signed

H. D. Moulton named head of US Steel Homes; more new faces at FHA headquarters

At White House ceremonies Aug. 2, surrounded by executive and legislative lieutenants who guided the measure through the tortuous obstacle course to congressional enactment, President Eisenhower signed into law the Housing Act of 1954. To his lieutenants he gave a succession of souvenir pens he used to sign the bill (see cut). To the nation he gave a new law that promised great benefits for homebuilders, home buyers and home owners alike.

In the dignified language of a formal White House statement, the President proclaimed the new law's tremendous potentialities: "It will raise the housing standards of our people, help our communities get rid of slums and blight. . . . In coming years it will also strongly stimulate the nation's construction industry and our entire economy. Millions of our families with modest incomes will be able, for the first time, to buy new or used houses. Families will be helped to enlarge or modernize their present homes."

In more everyday language, Sen. Homer E. Capehart (R Ind.), Senate housing chief, said the law should boost homebuilding 10 to 20% next year. It will send 1955 starts to an all-time high, predicted Joseph McMurray, who was staff economist for Capehart's banking and currency committee until he took the \$20,000 executive directorship of the New York City Housing Authority last month.

Bigger, better business. Among builders and other industry leaders who spoke the vernacular, it was impossible to find anyone who expected less than 1 million home starts next year. A few ultraconservatives thought 1955 output might only equal this year's, but the big majority saw the new law pushing them to 1.2 million and more.

Bill Levitt said the law came too late to affect his huge Levittown, Pa. operations this season. He will finish about 3,000 units there this year, he said. "But we think we will do twice as much business next year as a result of the new bill. It will have quite an effect on our new \$16,990 model."

Executive Vice President George O. Prussell of the Los Angeles Home Builders Institute said the law increased potential buyers of new homes in southern California about 30%. He forecast an increase of 10,000 starts in that area alone next year.

Speaking for building materials manufacturers, Producers' Council President Elliot C. (Jack) Spratt said the law's homebuilding, modernization, slum clearance and conservation aids "will help guarantee construction prosperity for many years to come, provided industry leaders continue to plan and sell aggressively." One firm already acting to capture its share of new business the law would stimulate was Republic Steel Kitchens. In a bulletin to salesmen and distributors, Sales Manager C. K. Reynolds Jr. advised them to work on the basis of a 10 to 15% boost in the steel kitchen cabinet business to be expected as a result of extra homebuilding and remodeling under the new law.

20% to 50% markdowns. Through the wonders of FHA insurance the new law cut the down payment, or the effective "take-delivery price" of a new \$12,000 house by 50%, from \$2,400 in July to \$1,200 now. But by extending the pay off term from 25 to 30 years the interest and amortization payment on the balance is raised only \$1.90 a month, from \$57.25 to \$59.15.

For a new \$17,000 house the new law reduced the effective take-delivery price from \$3,400 to \$2,450, only \$50 more than formerly needed for a \$12,000 dwelling. As shown on HOUSE & HOME's revealing chart, down pay-



International News Service

HISTORIC PENS used by President Eisenhower to sign the 1954 Housing Act were distributed to beaming HHFA officials and GOP Congressional leaders. Around the President at signing (l to r): Rep. Jesse P. Wolcott, PHA Commissioner

Charles E. Slusser, Sen. John W. Bricker, Rep. Ralph A. Gamble, House Speaker Joseph W. Martin (seated), James W. Follin, director of HHFA's urban redevelopment division, and HHFA Administrator Albert M. Cole.

ments on other new houses from \$8,000 to \$25,000 were trimmed from 20 to 52.6%.

Boost for better houses. As the accompanying chart shows at a glance, the new house sales that would be helped most would undoubtedly be those from \$12,000 to about \$17,000, and a second distinct group from \$21,000 to \$25,000. Many industry leaders were of this opinion:

► Government Housing Economist Robinson Newcomb: "I think we will get more very low-cost housing, around \$6,000, especially in the South. . . . Over \$12,000 I think you will see a boom; possibly a slight decline between \$7,000 and \$10,000."

► Vice President Maurice A. Pollak of Draper & Kramer, large Chicago realty and mortgage firm: "Real activity will be stimulated in the medium-price bracket, \$12,000 to \$20,000."

► California Builder Earl W. Smith: "I expect to see quite a bit of activity in the \$10 to \$18,000 bracket."

► Seattle Community Builder Al Balch: "We were already under way on 40 new houses in the \$20 to \$25,000 bracket in anticipation of this bill. Previously that would have been impossible."

Balch also hailed the law for the great help it would provide for builders using better materials and quality construction methods: "Now people can buy a little bigger house and have more and better things in it—a better furnace, better lumber, better specifications throughout. . . . There will be fewer cracker boxes. In the past FHA and VA allowing too much credit for low-quality homebuilding. It was a drawback to the guy who wanted to use good materials."

High-income families mount. Peering into the future for the next five years, the August FORTUNE, sister magazine of HOUSE & HOME, recorded several factors pointing to a fabulous potential for builders of larger better-quality houses. Earlier this year in "The Insatiable Market for Houses" (H&H, March '54), FORTUNE compared the number of family units in different income brackets with the number of new and old houses in different price ranges over the last 25 years. It reported that family units with disposable incomes of \$4,000 to \$7,500 (all in 1953 dollars) used to spend up to three times their income for a house in the twenties. But the industry faced a "challenge," it declared, because the families in this bracket increased more than threefold from 1929 to 1953, while the num-

ber of \$12,000 to \$22,500 houses rose only 30%. In its new, August study, "The Consumer Markets, 1954-59," FORTUNE showed why this challenge to build many more houses for the markets above \$12,000 would grow even stronger and more enticing in the years just ahead. The meat of its two studies for homebuilders programming their next projects under the new law:

► As of last year there were 13 million US families with "disposable" annual incomes (after taxes) of at least \$5,000, but only 8.1 million houses valued at \$12,000 or more, only about 1 million of them built since World War II. (There were 7.7 million families in the \$5,000 to \$7,500 income bracket; 5.3 million families with incomes over \$7,500 a year. There were 6.3 million houses valued from \$12,000 to \$22,500, only 1.8 million valued over \$22,500.)

► But in the rapidly passing span from now until 1959, families with "disposable" incomes of at least \$5,000 will shoot up by another 6.3 million. (The number in the \$5,000 to \$7,500 bracket will swell by 3.4 million; the over-\$7,500 families will increase by 2.9 million. About 1 million of the families in this second group will enter the \$10,000-or-more bracket.)

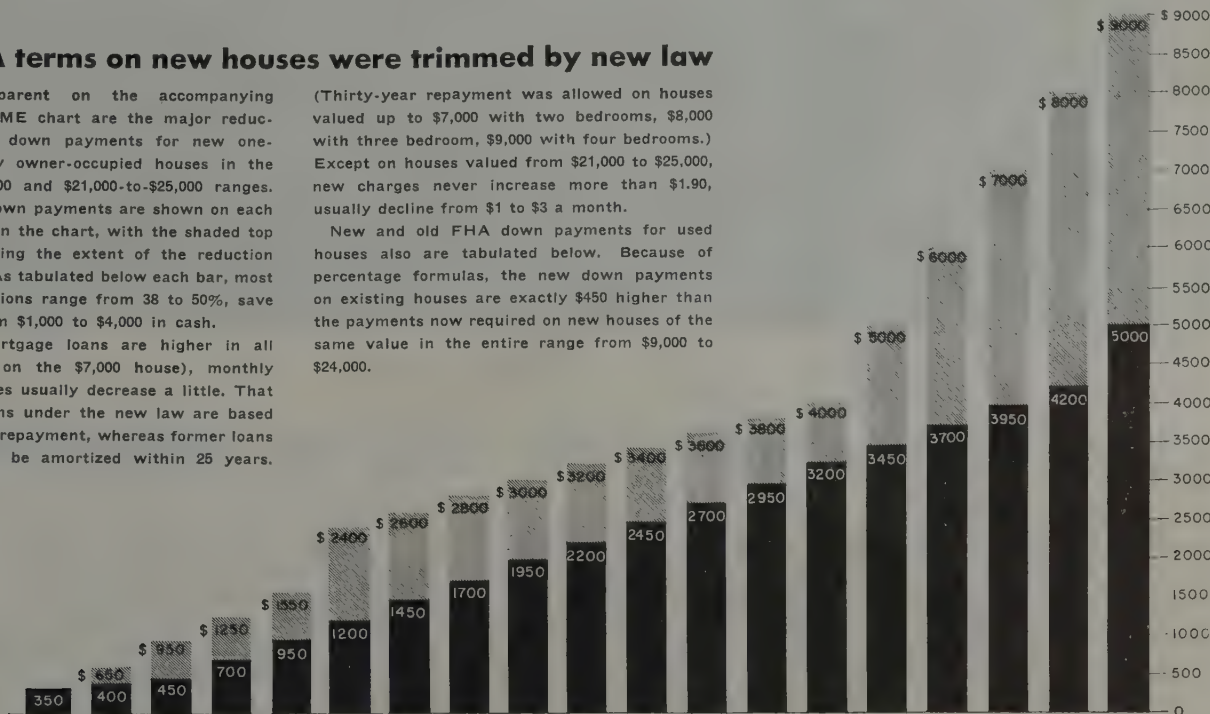
How FHA terms on new houses were trimmed by new law

Especially apparent on the accompanying HOUSE & HOME chart are the major reductions in FHA down payments for new one- and two-family owner-occupied houses in the \$12,000-to-\$17,000 and \$21,000-to-\$25,000 ranges. Old and new down payments are shown on each valuation bar on the chart, with the shaded top portion measuring the extent of the reduction in each case. As tabulated below each bar, most of these reductions range from 38 to 50%, save purchasers from \$1,000 to \$4,000 in cash.

Although mortgage loans are higher in all cases (except on the \$7,000 house), monthly carrying charges usually decrease a little. That is because terms under the new law are based on 30 years for repayment, whereas former loans usually had to be amortized within 25 years.

(Thirty-year repayment was allowed on houses valued up to \$7,000 with two bedrooms, \$8,000 with three bedroom, \$9,000 with four bedrooms.) Except on houses valued from \$21,000 to \$25,000, new charges never increase more than \$1.90, usually decline from \$1 to \$3 a month.

New and old FHA down payments for used houses also are tabulated below. Because of percentage formulas, the new down payments on existing houses are exactly \$450 higher than the payments now required on new houses of the same value in the entire range from \$9,000 to \$24,000.



NEW HOUSE

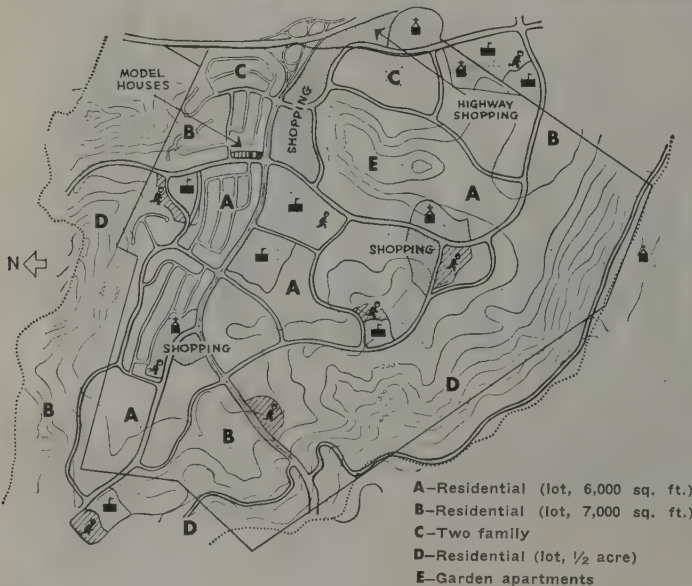
value	\$7,000	8,000	9,000	10,000	11,000	12,000	13,000	14,000	15,000	16,000	17,000	18,000	19,000	20,000	21,000	22,000	23,000	24,000	25,000
Reduction in down payment	250	500	550	600	1,200	1,150	1,100	1,050	1,000	950	900	850	800	1,550	2,300	3,050	3,800	4,000	
% reduction	38.4%	52.6%	44%	38.7%	50%	44.2%	39.3%	35%	31.3%	27.9%	25%	22.4%	20%	31%	38.3%	43.6%	47.5%	44.4%	
Monthly charges:																			
Old law	\$36.42	43.83	48.00	52.18	56.35	57.25	62.01	66.78	71.56	76.33	81.10	85.86	90.64	95.41	95.41	95.41	95.41	95.41	95.41
New law	\$36.42	41.62	46.83	50.93	55.04	59.15	63.26	67.36	71.47	75.58	79.69	83.79	87.90	92.01	96.12	100.22	104.33	108.44	109.53
Change	—	—2.21	—1.17	—1.25	—1.31	+1.90	+1.25	+58	—0.9	—75	—1.41	—2.07	—2.74	—3.40	+71	+4.81	+8.92	+13.03	+14.12

USED HOUSE pay-

ment, old law....	1,400	1,600	1,800	2,000	2,200	2,400	2,600	2,800	3,000	3,200	3,400	3,600	3,800	4,000	5,000	6,000	7,000	8,000	9,000
under new law...	700	800	900	1,150	1,400	1,650	1,900	2,150	2,400	2,650	2,900	3,150	3,400	3,650	3,900	4,150	4,400	4,650	5,000
% reduction	50%	50%	50%	42.4%	36.6%	31.2%	26.9%	23.2%	20%	17.2%	14.7%	12.5%	10.5%	8.8%	22%	30.8%	37.1%	41.9%	44.4%



Photos: Roger Startevant



Terra Linda:

LOCATION: Marin County, Calif.
 CAL WHEELER, JOHN P. BOSWELL, builders
 W. F. SEVERIN, designer of houses
 ROLLAND B. HAMMOND, architect for shops
 HAMMOND & WOODBURY, land planning
 ALLIED BUILDING CREDITS, financing

With their backs to street (below), houses turn best sides to private patios





Photograph shows only a small portion of the land which the town will eventually occupy

California's newest planned town

will have 4,500 contemporary houses

The first planned town in this country to have all contemporary houses is now being built in Marin County, just north of San Francisco. Builders Cal Wheeler and John P. Boswell, assisted by R. F. Almquist, have moved up from Los Angeles and are building a complete town which in four years will have 4,500 houses, some apartments, three shopping areas, a full quota of schools, recreation areas and churches. Smaller than Park Forest, about one quarter the size of Levittown, Pa., Terra Linda will have the largest number of contemporary houses ever built in one place.

Builders traveling to the West Coast to see what is new will find Terra Linda worth a visit. These 1,220 to 1,470 sq. ft. houses on 60' x 100' lots seem a good buy at prices ranging from \$13,450 to \$16,775. Of the first 200 houses under construction on Aug. 1, 180 were sold. Production is at a rate of 100 per month this fall, with 500 houses to be built this year. Sales are 90% GI at 5% down, balance divided between FHA and conven-

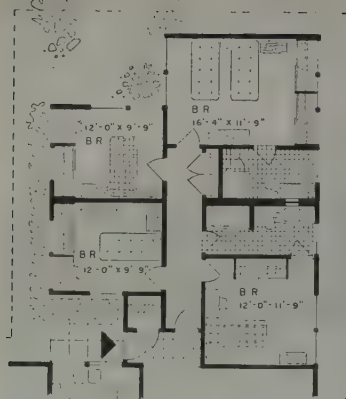
tional. Sales should be helped by the new FHA down payments.

► **The town is well planned.** Streets are laid out for beauty, safety and to make good neighborhoods. Shops, schools, recreation areas and churches are placed where they will best serve the people.

► **Houses look well.** Designer W. F. Severin has proved that even when a row of houses turns its back on the street it can form a handsome neighborhood.

► **Houses live well.** As the next pages illustrate, floor plans are designed for family living, California style, with a nice relationship between inside and outside. The entire lot becomes part of the living area.

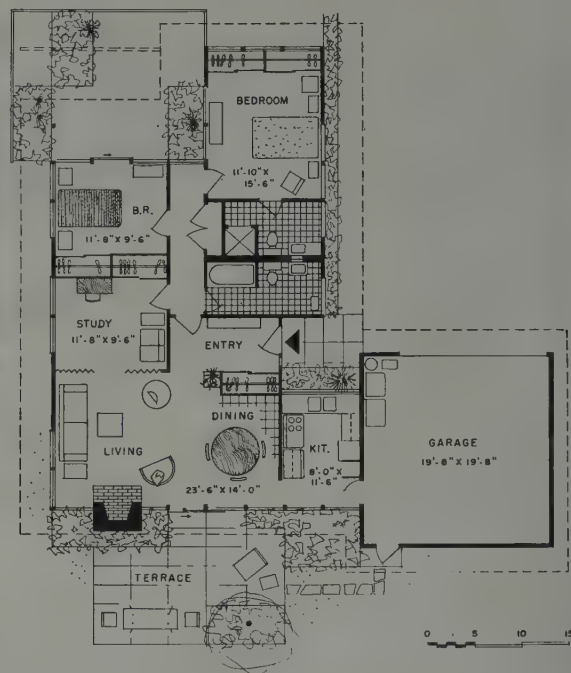
► **Houses build well,** as they are designed for easy, rapid production from jig-built framing panels and other engineered parts.



Best seller has four bedrooms, shown in this partial plan. Fourth bedroom raised price only \$750, was bought by 60%. Living-dining area and kitchen (see plan, right) are basically alike in all houses.



Patio bedroom (see photo left, plan below) are a big sales feature with fences between houses insuring privacy. All-purpose third bedroom here opens to living room; in other plans it is a completely separate room.



Photos: Roger Sturtevant



Everyone gets handsome paved terrace and about 160' of woven wood fence. This doubles the total living space. The best looking side of the house is this rear facade.

Terra Linda's \$15,000 houses

All-purpose third bedroom, open to living room, can be shut off with folding door. Rooms were not over-decorated and never appeared crowded. Sixty per cent paid \$400 extra to get cork floors.





Big-house look is evident as soon as visitors step into this living room. Glass rear wall makes room seem as large as back garden. At ridge, the ceiling is 11' high, sufficiently high for tall men! A wide range of interior colors is offered buyers.

look big and expensive

Sales are good even in San Francisco's highly competitive buyers' market and even though Terra Linda is over 30 minutes' drive from downtown. These houses have what buyers want: the appearance and livability of bigger, more expensive houses.

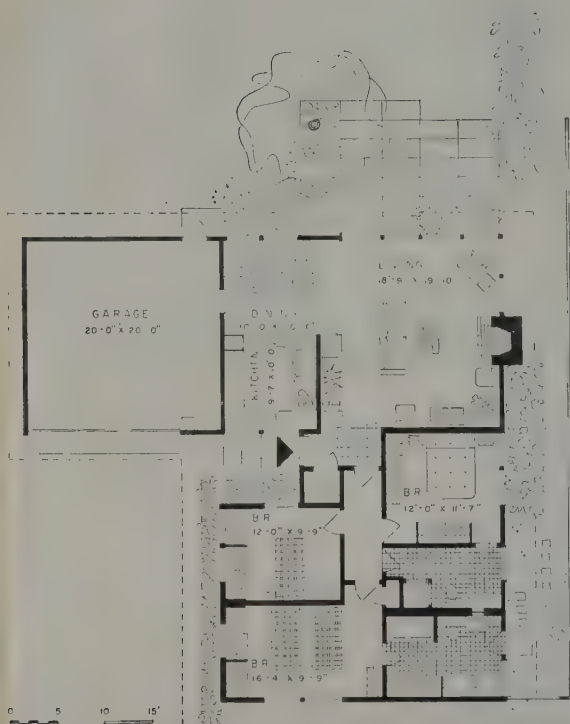
When a prospect steps into a model house he immediately gets a feeling that here is space to breathe in—enough space to walk around in without being crowded. From the entrance through the living room he gets a pleasant view of over 25' to the far corner. But the living room seems even larger, for his line of sight is carried out through the big windows to the fence at the lot line. The combination of big windows, high ceilings and the neatly designed fireplace is reminiscent of the magazine houses he has seen which cost considerably more than \$15,000.

The prospective buyer is gently nudged into signing a contract by a variety of other features. He may choose a two-, three- or four-bedroom house, he gets two bathrooms, a double garage, radiant heating, a lawn, landscaping, a patio and fences. Perhaps most important, he gets the promise of living in an integrated community with which he can become identified rather than getting a house in just another neighborhood tacked on to just another anonymous suburb.



Heavy beams of double 2" x 12"s with planks of T&G 2" x 6"s are characteristic of all Terra Linda houses. Over the ceiling is 1/2" of glass fiber, then built-up roof topped with light-colored gravel.

Furnished, landscaped models offer variations



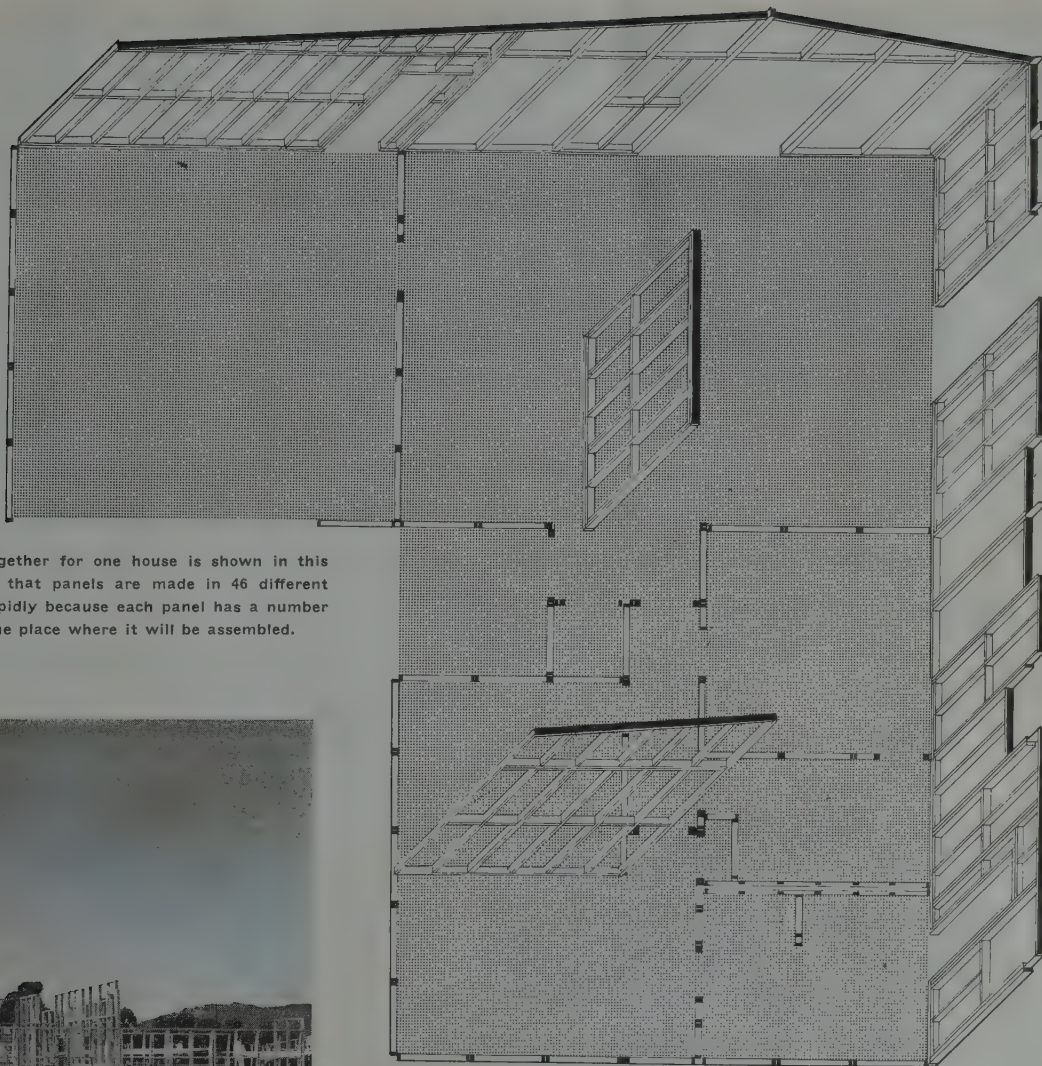
Only 10% of buyers wanted this floor plan because one bedroom faces street, none face patios, as in other three-bedroom plan (see p. 156).



Careful landscaping of model houses included this fenced-in side yard. Wide overhangs shade windows, add to good looks. Louvered windows were strong sales features.



Combination bath and laundry, left, appealed only to families with small children; others did not like it. All models have two baths with electric wall heaters.



How framing panels go together for one house is shown in this drawing. Despite the fact that panels are made in 46 different sizes, the frame goes up rapidly because each panel has a number and is laid on the slab at the place where it will be assembled.



All drawings copyrighted by Terra Linda Corp.

In two hours all these framing panels were put in place and nailed together by two carpenters and one helper.

Wanted: one-man panels that fit outside and inside materials

In Los Angeles, Builders Wheeler and Boswell had found that large framing panels were too heavy for their men to handle easily, asked Severin to design a one-man panel. He developed a standard panel approximately 4' wide which one man can take off the jig table, load and unload, set in place and nail. Special panels are wider or narrower. An old hand at modular construction, Severin knew that his panel width had to key in with all his design and construction features.

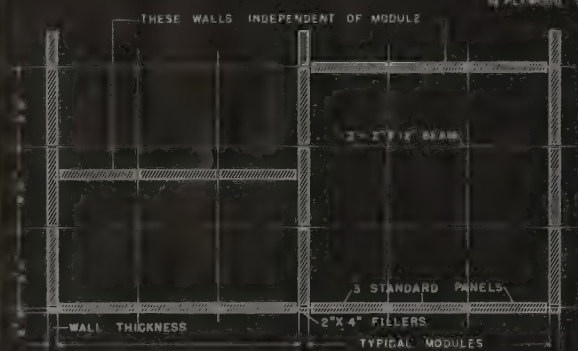
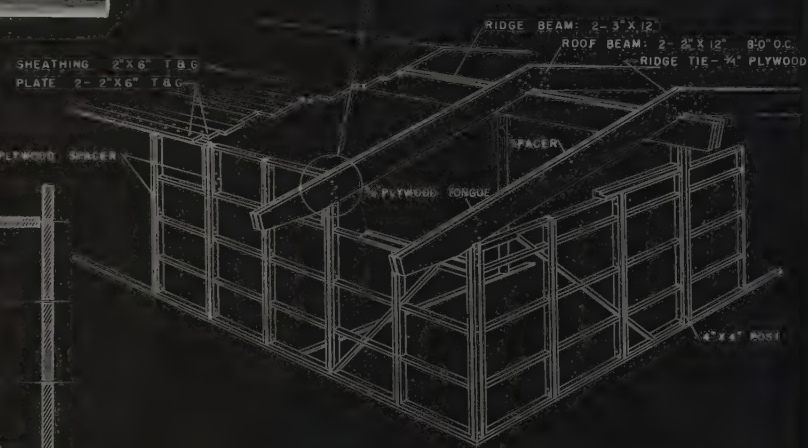
Panel heights were figured to take both inside and outside materials with a minimum of cutting. Extreme side walls are of 8' materials, the wall under the ridge 11' and the wall at the driveway end 10' (following page). Framing panels are $\frac{5}{8}$ " shorter than these dimensions, permit 8' outside materials to lap $\frac{5}{8}$ " over the concrete foundation and inside dry wall to project $\frac{5}{8}$ " above the framing panel as a result of the roof pitch.

Both Severin and his builders preferred a plank-and-beam ceiling. Instead of a 4" x 12" beam, they use pairs of 2" x 12"s, sup-

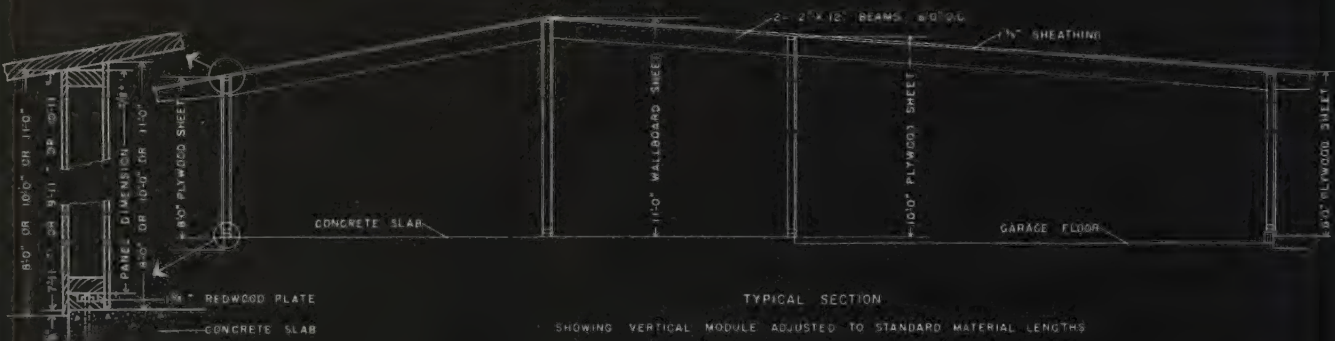
ported by 2"x4" posts, set 8' apart, where two framing panels join. Not satisfied with typical ways of joining beams to posts, they use a $\frac{3}{4}$ " plywood spline as a connector (next page).

How many different panels?

It is the aim of most production builders to reduce the number of different panels as far as possible. In the three-bedroom model drawn above, a total of 75 panels is used of which there are 25 variations in exterior panels and 21 variations in interior panels. This means 46 sizes and shapes of framing panels are delivered to the slab, each of which is numbered, and put in place according to a number the foreman has penciled on the plate. Some builders would consider 46 panel sizes uneconomically high. Working closely with the construction crews, Designer Severin has already simplified parts and techniques, will undoubtedly continue toward greater standardization.



SCHEMATIC MODULE LAYOUT



TYPICAL SECTION

SHOWING VERTICAL MODULE ADJUSTED TO STANDARD MATERIAL LENGTHS

"Builders must absolutely hold a restudy of their operations in the light of the new law. For the last six months we have been planning new projects with two sets of laws in mind. It's particularly important in the matter of reorganizations and mergers to make sure you are not in a tax trap." Sylvanus Felix, authority on builders' tax problems, is just one of a number of experts who have urged builders to acquaint themselves with the new tax bill. Toward that end, HOUSE & HOME presents a roundup of the provisions most applicable to the industry.

New tax bill

A benevolent giant whose chief intent

is to spur the economy to further action

The comprehensive overhaul of federal taxes signed into law last month by President Eisenhower promises interpretative headaches for builders. The new act is the first extensive rewrite of the country's tax structure since 1876 and the number of sins and omissions it seeks to correct are legion. But if the taxpayer can penetrate the text he will discover sizable benefits for himself and his business. Builders should take notice. The law's effect runs the gamut of the economy—there are new provisions for everybody from inventors to working mothers—but a very large portion of its influence bears specifically on the activity of the nation's \$50 billion construction industry.

It is evident that the prime concern of the legislators who composed the 875-page act was to boost business. So-called inequalities in the individual's income tax were straightened, but such action was minor compared to provisions intended to accelerate the economy. The Senate finance committee went on record that the new rules would mean "... economic growth, increased production, and a higher standard of living." Obvious aim: prosperity without inflation. Building's part in the scheme of things was equally obvious. The ponderous and beneficent momentum of construction activity must be maintained; private investment in building—the control of which is the true province of the tax legislator—must be made attractive enough to keep capital flowing.

Seven important changes in the law demand the special attention of the realty field. These have to do with the capital gains setup on a home owner's sale of his house; capital gains treatment of subdivision sales; depreciation on plant and property; deductions for research; the status of retained earnings; the antimortgaging out provision; and various regulations affecting corporations.

The home owner's desire to buy will be stimulated by provision in the tax act easing treatment of the profit he makes on sale of his old home. Further, the provision will give the fix-up market a boost. Under the old law the home owner did not pay a tax on his selling profit if he sank the whole sale proceeds into a new house within 18 months except in so far as the cost of the new home was less than what he sold the old for). Now it is possible for the owner to cut down this

profit, taxwise, by 1) taking into account fees incurred in selling the house, and 2) taking into account the cost of any improvement—painting, plastering, roof patching—he makes during the 90 days before sale. A related change: home owners who sell or exchange as a result of "involuntary conversion" will have longer to find a new house.

Tax on sale of subdivision land as it affected real estate men was unchanged. An early clause in the bill would have increased the period that the land must be held from six months to five years. To the relief of developers, the clause was killed. What the Congress did do was write in rulings affecting ownership and sale of land by persons not professionally classed as dealers. The line of demarcation will be whether or not the landowner has been buying or subdividing land as a regular business.

In other words, a nonprofessional who has held a tract of land for five years and has not substantially improved its value (tax experts see some cracker-barrel hassling coming up over this one) may by and large treat a subsequent sale of the subdivided property as a capital gain. Profit on the sale of the first five plots of land shall be taxed as capital gain; on the sixth sale and thereafter, 5% of the sale price, minus expenses, will be classed as ordinary income, the remainder as capital gains.

Flexible and faster depreciation systems should act favorably on plant productivity and building. The most dynamic shift in policy is to allow faster write-off in the early life of a facility; secondly, to give the taxpayer a choice of write-off methods, including a combination.

The ordinary straight-line method of depreciation—under which a property was depreciated at a static annual rate figured by dividing its purchase price by its useful life—has been joined by two other methods: the declining-balance and the sum-of-the-years-digits systems. Under the declining-balance method (see chart on following page) a company can now write off two-thirds of the cost of a new building in half its life (as opposed to 50% of the cost, under the arithmetical straight-line system). The declining-balance method uses a rate twice as high as the straight-line, but is applied only to the undepreciated balance of the price. As the years go by, the owner would be applying his percentage against a declining figure and would never get back all his investment—until he disposed of the property and wrote it off. Logical way out, approved by the legislators: to permit a businessman to switch to the straight-line method at any time. It is no trouble for him to ascertain in which year such a change would be advantageous.

The sum-of-the-years-digits—the third method—provides for depreciation at a rate figured by adding up the digits in the useful life of the property (for ten years, the total would be 55) and using this figure as the denominator for the annual fractional rate. First year: 10/55; second year: 9/55, etc. A comparison of the three methods on a ten-year facility costing \$20,000: first year: \$3,636 under SOD; \$2,000 under straight-line; \$4,000 under declining-balance; second year: \$3,273 under SDO; \$2,000 under straight-line; \$3,200 under declining-balance.

The new rulings do not apply to projects started before Jan. 1 of this year except against costs incurred on said projects since that date. Nevertheless, for the future the new choice system of write-off promises increased activity in building. Such reduction of tax load in the early life of a property could mean the difference between projects shelved and projects built. In the matter of construction machinery, it could mean

that contractors would find it preferable to buy equipment and replace it annually, rather than rent. It is also notable, in regard to tax amortization on buildings, that under the new act the owner has much more say in how long the amortization period shall be. In the past he was up against a strict decision from the Internal Revenue men, who were in the habit of fixing the period as long as possible (40 years was about the average useful life of an apartment building in IRS thinking) so as to keep taxes coming in over a maximum span. Now the property owner can take the initiative in choosing a period suited to his purpose (which may be a short span in the face of technological progress) and in applying it to different periods for different parts of the building—elevators or heating plant, for example.

Research in the building field gets a boost from the new tax law, which provides that a business can deduct expenditures therefore during the year they were made or over a period

of five years or longer. In the past, the procedure was complicated by the fact that only "ordinary" expenses for research could be written off—all right for the big companies with integrated research programs but tough on the little fellow. The builder is a little fellow when it comes to research; the present changes may give him his chance to dip into much-needed industry testing and development and still make ends meet. (The new research rules do not apply to land or depreciable buildings.)

Accumulated earnings held by a company and not paid out in dividends have in the past been subject to a penalty tax of from 27 to 36%. It was a fuzzy proposition. IRS, after hearing what companies' "reasonable" needs were—for expansion, improvement, etc.—could throw Section 102 at them if the sums in surplus seemed unreasonable. IRS has seldom made the penalty provision stick in court, but the threat of it was no fun for businessmen.

In the new law provision is made to exempt the first \$60,000 of accumulated earnings from the penalty tax altogether. Moreover, the burden of proof of what is reasonable and what is not has been put on the government. The condition has also been changed to read "reasonably anticipated." A company will not have to show immediate plans for use of funds, can instead simply assert that it plans air conditioning or indirect lighting and be reasonably assured that IRS is not going to contest the case.

Depreciation on a \$1 million apartment building for 40 years, as figured under the old straight-line method and under a declining-balance system combined with straight-line.

Year	Straight-line method	Declining-balance method
1	\$25,000	\$50,000.00
2	25,000	47,500.00
3	25,000	45,125.00
4	25,000	42,868.75
5	25,000	40,725.31
6	25,000	38,689.05
7	25,000	36,754.59
8	25,000	34,916.87
9	25,000	33,171.02
10	25,000	33,512.47
11	25,000	29,936.85
12	25,000	28,440.00
13	25,000	27,018.00
14	25,000	25,667.10
15	25,000	24,383.75
16	25,000	23,164.56
17	25,000	22,006.33
18	25,000	20,906.02
19	25,000	19,860.72
20	25,000	18,867.68
21	25,000	17,924.30

In the twenty-second year the declining-balance figure (right) would drop to \$17,208, less than the \$17,924.30 that could be gained under straight-line. The latter figure is therefore used for the remainder of the 40-year term.

Antimortgaging out provision was written into the bill at the instigation of Sen. Harry Byrd (D, Va.). It requires that any distribution of funds resulting from a mortgage on a federally-insured housing project in excess of actual construction cost is subject to ordinary income tax rates. It applies to distributions after last June 18. There is wording in the provision which states that no implication should be drawn from the prohibition to affect or influence cases now in litigation.

Coming on top of the strict antimortgaging out provisions in the housing act (ARCHITECTURAL FORUM, Aug. '54, News), the Byrd amendment can be expected to force most future rental housing developments to seek conventional financing. Ironically enough, conventionally financed developments will not be barred under the act from taking mortgage profits as a capital gain.

Corporate regulations written into the bill were among the most complicated. They covered a variety of conditions, worked benefit in some instances and tightened existing practices in others. One provision of interest to builders: a reworking of the law affecting stockholders in small corporations, who frequently faced tough tax sledding in the past when one stockholder died and the others had to meet the death taxes. Liquidation was often necessary. Now provisions have been broadened to permit tax-free redemption of stock to meet the estate taxes. Small corporations will also benefit under legislation which allows them in some instances to pay taxes as partnerships. There is a new tightening of merger procedure which places on the corporation itself the onus of deciding whether its purpose in acquiring a subsidiary is or is not to duck taxes. The test: whether or not the price paid for the subsidiary is disproportionate to its value. On the other hand, a company owning 80% of another company (instead of 95%, as formerly) will now be allowed to file a consolidated return. For big business—and big building—the best weapon was a fine-tooth comb.

"BECAUSE A BUILDER PUTS HIS REPUTATION ON THE LINE EVERY TIME HE BUILDS A HOUSE IT WOULD BE FINANCIAL SUICIDE TO USE ANYTHING BUT QUALITY PRODUCTS"
 SAY Brune & Harpenau CINCINNATI, OHIO



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 these quality builders have used
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... they say, "it costs less
 to put in our homes than rustable pipe."

For the newest group of 200 homes in the Bel-Aire Section of Green Acres development, BRUNE & HARPENAU again selected Revere Copper Water Tube, for, as they put it, "We consider it our civic duty as builders, to build the best possible home we know how. And since we are known locally and have a reputation to uphold we would be digging our own financial graves to produce anything but a quality home."

"That is why we wouldn't consider anything but Revere Copper Water Tube for hot and cold water and service lines. Revere makes a nationally-advertised, quality product with unquestionable acceptance so it is an added sales feature to tell people that all our plumbing is Revere Copper Tube. And so far as we, as builders are concerned, we like the advantages of copper tube... proved endurance, non-rusting, non-rotting, rust cannot clog it, fewer fittings, solder fittings used require no thread-cutting or wrench work, the choice of 20' straight lengths or 60' coils. And, we have found that with all these advantages Revere Copper Water Tube costs less to put in our homes than rustable pipe. Why shouldn't we prefer it?"

Keep out of trouble with copper... guard your reputation for quality work. Insist on enduring Revere Copper Water Tube. There's a Revere Distributor near you who carries a full stock in both hard and soft tempers. And, in the event you or your plumbing contractor have technical problems, write us direct and we will put you in touch with Revere's Technical Advisory Service.



BEL-AIRE SECTION of the Green Acres development of 200 homes, Cincinnati, Ohio, recently erected by BRUNE & HARPENAU. Prices range from \$15,500 to \$22,000. 220 ft. of non-rusting Revere Copper Water Tube in sizes from 1/2" Type "L" to 3/4" Type "K" was used in each house.

INSTALLED BY ALFRED P. DOERLE, Plumbing Contractor. Revere Distributor: MURDOCK MANUFACTURING AND SUPPLY CO. Both of Cincinnati.

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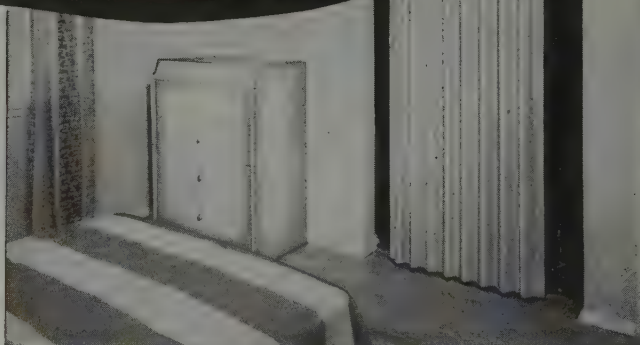
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...Builder Joseph D. Judge



In "Spacemaster" folding doors, Maryland builder Joseph D. Judge found the perfect solution to the problem of effective closet closure. The rolling post "Spacemaster" shown above provides for ample, easily accessible closet space in his 96 "University Rambler" homes located in Lewisdale, Maryland. Yet these quality folding doors are available at a price so low that they actually cost less than a wood door and necessary extras. Says Mr. Judge, "In my opinion it is one of the finest doors of its type on the market today."

Not only do "Spacemaster" folding doors let you save on initial cost, but they save preparation costs, save installation time, save labor costs as well. You can eliminate trim and wood casing. You can put them up with eight screws in ten minutes. And there's no fitting, mortising, planing or sanding with "Spacemaster" folding doors. They come in two heights: 6'6" and 6'8½", three maximum extension widths: 2'6", 3'0" and 4'0". Vinyl fabric covering is in popular "Decorator Gray" that blends easily with any color scheme.

Find out how you can cut costs with "Spacemaster." See your building supply dealer or local "Modernfold" distributor. Clip coupon for more information.

SPACEMASTER folding doors
NEW CASTLE PRODUCTS
New Castle, Indiana

New Castle Products Inc.
P. O. Box 975
New Castle, Indiana

Gentlemen: Give me full information
on "Spacemaster" doors.

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Company.....

Address.....

City.....County.....State.....

modernfold
doors



Here's how easy it is to
install "Spacemaster":

Step 1: Cut drilled track to opening
width. Mark and drill holes in header.

Step 2: Slide track onto door. Lift into
opening and insert screws.

Step 3: Screw 4 spring-steel clips to
jamb. Snap jamb post over clips. That's
all. Average tested time for entire operation—11 minutes.

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REVIEWS

Housing for the Elderly. Standards of Design
Massachusetts State Housing Board, Boston
Mass. 18 pp. 8½" x 11"

As the median age of the US rises, housing for that portion of the population generally classified as elderly (65 years and up) assumes greater importance. In no area of housing is less known about the needs and wants of those to be sheltered. This booklet concerns itself not only with the design standards of such housing, but brings the sociological and physiological reasons for the standards directly into the text. It should be read not only by builders who intend to house elderly persons under the Massachusetts Housing Act, but by everyone interested in the design and construction of housing that fits the needs of the senior citizens as well as those of the young couple.

The booklet faces facts:

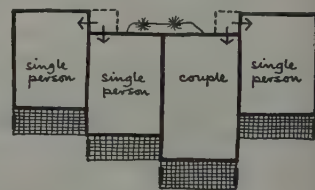
"As a group they [the elderly] are older than 90% of us. They are also poorer than four fifths of us. The houses to be built under Chapter 663 are for old, poor and lonely people."

It treats facts realistically:

"Housing for the elderly of low income must be inexpensive. It must be suited to their infirmities. And it must be located to their advantage. Flexibility and ingenuity are of the essence."

Sometimes it is touching:

"... And these are years of decline. They bring increasing tiredness, loneliness and introspection. It's longer to the store, the ice is slipperier, stairs are steeper, it's much harder to make a bed."



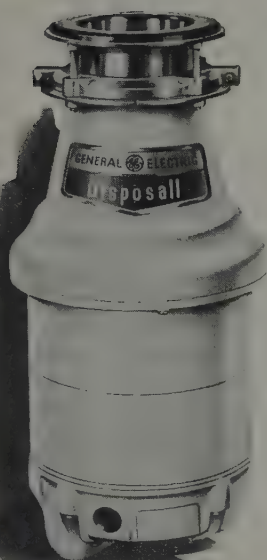
What kind of apartments?

A couple is the largest number any one apartment is to be planned for. A proportion of three dwellings for single people to one for couples is the desirable average. Economy dictates that single-occupancy apartments should not exceed 300 sq. ft., while those for couples should not exceed 400 sq. ft. The design problem is to provide for all the normal functions of living through dual, or triple, use of space, wherever they do not overlap in time.

continued on p. 182

the paint's still fresh!

help of these G-E sales-makers!



2

New low cost Disposall®

Introducing the new FC-20, at a price you, as a builder can't afford to overlook!

Big capacity. Continuous feed. Quick, easy installation. Removable plug for dishwasher drain connection.

The FC-20 joins the de luxe models FA-4 and FA-45. De luxe models feature safety Twistop control, and written 5-year customer protection plan.

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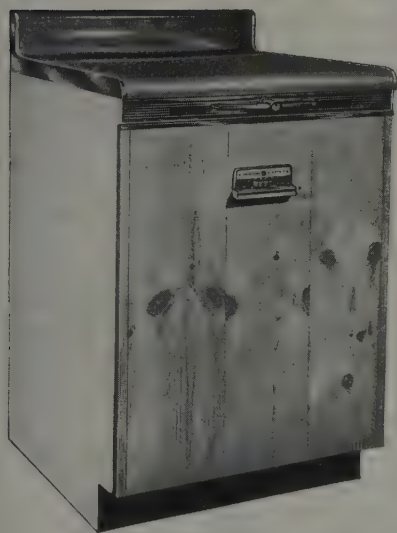
New variety in Dishwasher designs

Even one with a wood front!

What style does your customer want? G.E. has it! Models that fit to the right or left of sink! Models on wheels. Even models with wood fronts in knotty pine, birch, mahogany or oak!

Every model is a spacesaving under-counter model. 24" wide. Built-in models are pre-plumbed, easy to install. Free-standing model, with separate top, is also available.

Get more information. See G-E catalogue in Sweet's file, see your G-E distributor, or send this coupon.



General Electric Company
Electric Sink & Cabinet Department
Appliance Park, Louisville 1, Ky.

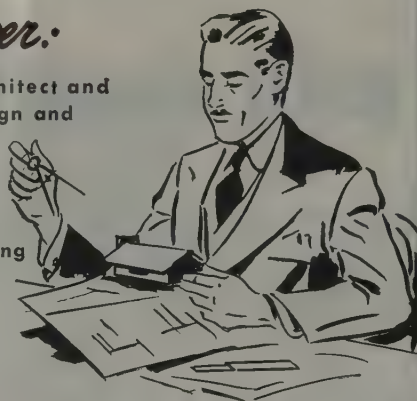
Please send me
... detailed information on Disposalls
... detailed information on Dishwashers
... name of nearest G-E distributor.

Name.....
Street.....
City.....State.....

GENERAL  ELECTRIC

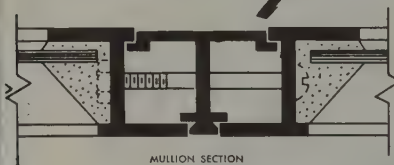
to the Mortgager:

Your desires, like those of the architect and builder, are considered in the design and manufacture of VAMPCO extruded windows. The permanent beauty and minimum maintenance of VAMPCO all-aluminum windows protect your investment by stabilizing property values. When you invest in a VAMPCO installation, you can be assured your investment is secure.

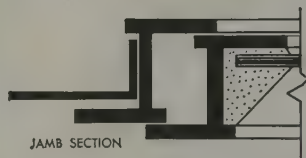


PERMANENT
Beauty...
MINIMUM
Maintenance

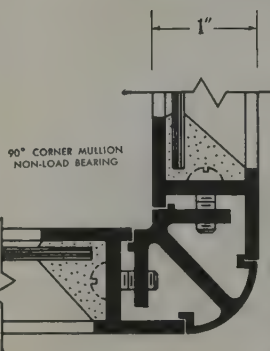
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MULLION SECTION



JAMB SECTION



90° CORNER MULLION
NON-LOAD BEARING

VAMPCO windows remain forever beautiful; VAMPCO all-aluminum construction never requires painting or refinishing, never warps or rots. VAMPCO design and engineering gives efficient draft-free ventilation and full, natural lighting. VAMPCO windows can be easily and economically installed in any standard opening. The beauty, permanence, and efficiency assures your investment for a lifetime.

TO THE ARCHITECT

The design of VAMPCO all-aluminum windows is geared to today's architectural requirements for proper lighting and ventilation and for the airy feeling of space that only windows can give. See our listing in Sweet's Catalog for full particulars, or write our engineering department for information on VAMPCO custom-designed windows.

TO THE BUILDER

VAMPCO windows save you time and money because they are precision-fabricated to fit any standard opening, eliminating costly on-the-job assembly. When installing VAMPCO windows, you can be sure your structural requirements will be met, and your building will be lastingly beautiful.

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Write DEPT. HH-94 for full information

VAMPCO A NAME THAT
MEANS THE VERY FINEST
IN LIFE-LONG ALUMINUM WINDOWS

VALLEY METAL PRODUCTS COMPANY
PLAINWELL, MICHIGAN

SUBSIDIARY OF MUELLER BRASS COMPANY — PORT HURON, MICHIGAN

REVIEWS *continued from p. 178*

Robert Woods Kennedy, AIA, who wrote the standards, includes some 21 subtopics that take up the minutest details of the needs of elderly persons, from size and character of living areas down to placement and sturdiness of towel bars.

In what kind of building?

The restrictions of their social life make the elderly place a premium on a lively view, and their habit of sitting at windows puts a premium on the orientation of buildings. The court scheme is thus inappropriate for the elderly. Front stoops and walks should be laid out to increase chance meetings, and consequent new friendships. Though one-story row housing is the obvious building type, two stories are perfectly acceptable, for not all older people are too infirm to climb one flight. Any building over two stories will need an elevator.

Gardens for every house would be a mistake, for not everyone will want them, and as front yards, they make maintenance difficult. Service areas may be located at random, but must be screened and related to their buildings.

On what kind of site?

The friends and associations of their old neighborhoods may be about all elderly people have left. Any project for them should be located where former contacts may be maintained most easily. Massachusetts' law tries to minimize segregation and institutionalization, and the policy is sound. Several smaller, scattered projects are better than one large one. The goal should be a social unit large enough to provide for a variety of people, yet retaining a measure of self-help.

The important things to the elderly should be near at hand. Shopping, churches, libraries, public transportation, health facilities should be close, or easily reached.

With what specifications?

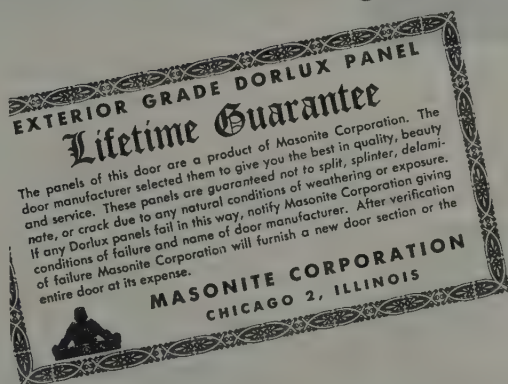
The elderly are different, and the last part of Kennedy's booklet translates those differences into specific recommendations for floors, stairs, windows, etc., that take these differences into account. Many of the necessities of the elderly are also the desirable luxuries of the younger person, and there are few of the requirements for housing the elderly that this booklet sets forth that would not be merchandisable attributes of any housing.

continued on p. 186



Photo courtesy Barber-Colman Company

Here's the Door to Better, Faster Sales! ...with **GUARANTEED** Panels by **MASONITE**



Increase buyer confidence and boost your own sales by installing sectional overhead garage doors made with Masonite Dorlux panels. The simplicity and cleanness of design lend themselves *attractively* to any style home.

Strong and durable—Dorlux panels by Masonite take any type of finish and hold it beautifully...and they are lifetime guaranteed not to split, splinter or crack under natural conditions. Here is a real quality door...with economy and sales appeal. Easy to operate in any kind of weather.

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"Masonite" signifies that Masonite Corporation is the source of the product

Greater rigidity . . . stronger ventilators when you *Specify*

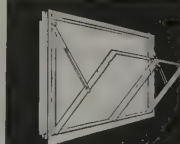
VENTO THE BONDERIZED STEEL WINDOW *Extra Value*

In an air-conditioned house or any type of dwelling the extra value in Vento Casement Windows includes: all casements drilled and tapped to receive storm sash and screens, operator arm guide channels attached with screws for easy removal and replacement, if necessary; ventilator frames constructed from the same heavy sections as the outside frame. This provides greater rigidity and stronger ventilators.

In addition to the type of windows shown ask us about Vento "Champion" Barred Basement Windows; Vento "Champion" Utility and Barn Windows; Vento "Thrifty" Utility and Special Type Windows.

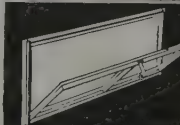
Write us for full information and name of nearest distributor.

Some desirable territories are open for representatives, dealers and distributors. Write for particulars.

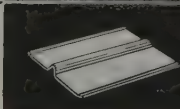


NEW IMPROVED VENTO BONDERIZED "CHAMPION"

BASEMENT WINDOWS give extra value because of their 14-gauge electrically welded frame, fins welded to jamb for quick installation and double contact with leak-proof watershed sill. A plus value incorporates a redesigned latch which assures positive operation under all conditions.



VENTO "THRIFTY" BONDERIZED BASEMENT WINDOWS give extra value because they are a real economy window especially designed for lower cost housing. Two position ventilation and easy sash removal. Fin flanges at jambs for quick installation. Three sizes, putty type only.



VENTO FORMED STEEL LINTELS give extra value because they permit the use of standard 6" and 8" blocks over door and window openings. Of 10-gauge steel, with stiffening crimp in center. Also formed steel lintels for brick constructions.

STEEL PRODUCTS CO., INC.
256 Colorado Avenue Buffalo 15, N. Y.

REVIEWS *continued from p. 182*

A GUIDE TO BOSTON ARCHITECTURE 1637-1954.
By Henry-Russell Hitchcock. Reinhold Publishing Corp., 330 W. 42nd St., New York, N.Y. 64 pp. 5 1/2" x 8 1/2". Illus. \$1.25.

Here in pocket-size form is an introduction to Boston's rich and varied architectural heritage, from Paul Revere's house on North Square right down to Carl Koch's Techbuilt house in Weston. It includes the work of Charles Bulfinch, H. H. Richardson, Charles McKim, Stanford White, Ralph Adams Cram, Walter Gropius, Marcel Breuer, Alvar Aalto, the Saarinsens, Hugh Stubbins and Robert Woods Kennedy. Some 40 points of interest in central Boston are catalogued and keyed to a map, and dozens of other buildings in eastern Massachusetts are described. Photographs and plans are unfortunately limited to a few outstanding examples. Prepared by noted Architectural Historian Hitchcock, the guide was published for the annual convention of the AIA held this Spring in Boston.

DISPLAY. Edited by George Nelson. Whitney Publications, Inc., 18 E. 50 St., New York 22, N.Y. 189 pp. \$12.50

"When one begins to trace developments in architecture . . . the old expositions turn out to be remarkably accurate guides to future ways of doing things. Paxton's Crystal Palace, built in 1851, was a prefabricated structure entirely done in metal and glass, and its implications are not fully exhausted a century later. . . . Mies van der Rohe became internationally known . . . through two exhibitions . . ." and so on. George Nelson makes these excellent points in introducing his handsome new book on display design.

The fact is he wasn't able to collect many new Crystal Palaces or Barcelona Pavilions (though some of the lacy crisscross stuff he was able to dig up is nothing to sneeze at, structurally). But if this is not a book of masterpieces, it does show an inspiringly high level of competence; it almost seems as if the battle for a new form of architectural expression has been won so completely, so resoundingly, that the language of contemporary design is now spoken, universally and fluently, in all corners of the globe—and understood with equal ease. In fact, it may be one of the few languages that is. Moreover, its vocabulary is increasing fast: the kidney shape, the cheese hole and the single, giant, unblinking eye are largely forgotten, and none too soon!

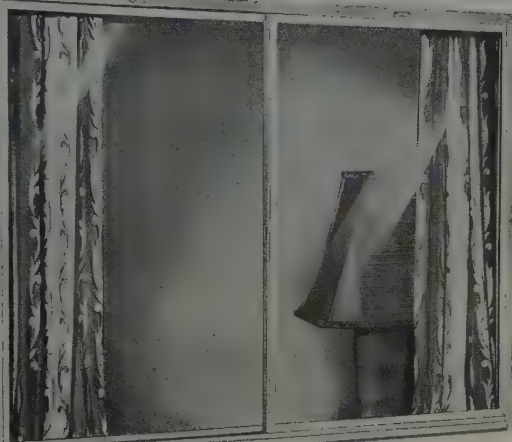
It is a pleasure to record all this; it is a further pleasure to record that a small, enterprising and imaginative publisher—Charles Whitney, who puts out *Interiors*—has finally come to fill the need for first-rate American-produced books on design. Judging by the present series (in which *Display* is the third volume), Mr. Whitney is giving the famed European publishers a real run for their money. And he is putting some big US publishers (who prefer little risks) to shame.

Sell Faster!

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The great Reynolds line of windows began with casements. And today hundreds of thousands of Reynolds Aluminum Casement Windows offer positive proof of performance through many years. Proof of permanent beauty...exceptional in design and in "satinized" finish. Proof of unfailing operation...without warping or sticking. Proof of weathertightness...with convenient storm sash and screens. And proof of unequalled economy...the savings in paint costs adding up until they offset the whole investment.

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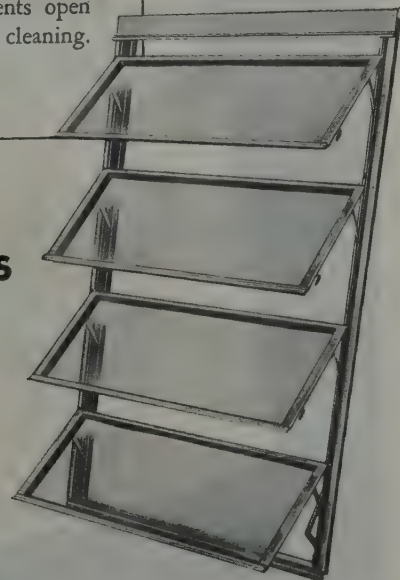


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...are a soundly engineered version of this popular type that provides controlled ventilation, rain deflection, easy cleaning and quick, positive closing. Constructed of special Reynolds Aluminum extrusions.



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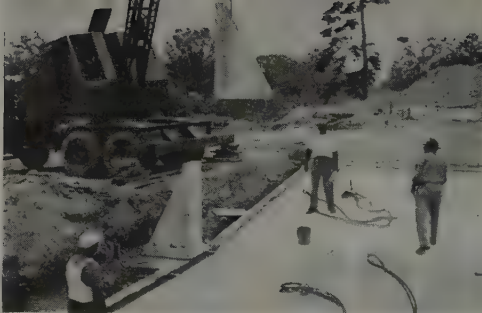
ALUMINUM BUILDING PRODUCTS

NEW PRODUCTS

PRECAST CONCRETE PANELS form swimming pool, are installed in less than a day

Expensive formwork is eliminated in the *Amcrete* swimming pool, which uses precast concrete panels for sides and ends, keyed into a reinforced concrete bottom, with vertical joints secured by buttresses and synthetic rubber gaskets.

Where normally poured concrete walls would be 10" thick, the precast sections are

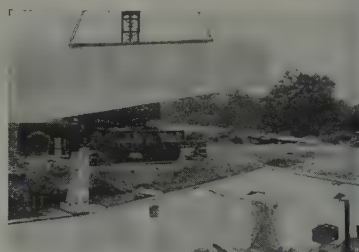


Construction steps are simple: 1) after pool bottom is poured, buttresses are bolted into place, then 2) panels are placed in the keyway by a crane, bolted into place, and 3) all joints made watertight. Finally pool is painted, 4) plumbing connected, and excavation back filled.

only 5", but have a strength of 5,000 psi, thanks to accurate control of the mix and thorough vibration in special forms.

First, the excavation is bulldozed, the ground shaped, reinforcing steel put into place, and the bottom poured. Then panels (15' and 20' long) are trucked to the site and set in place with a mobile crane, an operation that only takes a few hours.

L-shaped precast buttresses, bolted to both foundation and panels, back up each vertical joint, and a grouting compound seals the



junction of bottom and sides. Water inlets and overflow openings are factory installed. Special rubber gaskets between buttresses and panels assure leakproof joints, and the pools are guaranteed for five years.

Amcrete pools are claimed to withstand not only the pressure of the pool water, but also any inward stress caused by freezing ground,



thus making the pool practical in northern areas. Panels are steel troweled during casting to give a nonporous, smooth surface that resists spalling or chipping. Price of any pool includes excavation, installation, painting and plumbing connections (limited to 5' out from pool).

Typical sizes and prices: 15' x 30', \$2,990; 15' x 35', \$3,990; 20' x 40', \$4,290; 20' x 50', \$5,290; 20' x 60', \$6,250.

Manufacturer: American Pool Co.
North State Rd.
Briarcliff, N.Y.



continued on p. 194

ALL ROADS LEAD...

to RICHMOND homes

From every direction they come—"eyers" who become *buyers* once they see Richmond Homes! That's their good fortune—yours, too—for Richmond points the way to profits, offers what customers want and financing sources demand—utility, style, and factory-assembled materials of highest quality! Acceptable for FHA or VA financing, these low-cost units are the pilot houses of the industry, so set your sights on sound investment and SELL. Write, wire or 'phone for information today!



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Alcoa helped the progressive manufacturers of these modern lines by developing high strength, corrosion-resistant alloys; beautiful, enduring, abrasion-resistant finishes; and fab-

ricating methods. Ask your hardware consultant for full details on builders' hardware made of Alcoa Aluminum. ALUMINUM COMPANY OF AMERICA, 1972-J Alcoa Building, Pittsburgh 19, Pennsylvania.

ALCOA 
ALUMINUM

ALUMINUM COMPANY OF AMERICA



*A camel would die
of thirst in this cellar...*

(The camel is right...Orangeburg Pipe drains
the water away...keeps the cellar dry.)

**BUILDERS, ENGINEERS, ARCHITECTS ARE ON SURE GROUND
WHEN THEY RELY ON ORANGEBURG ROOT-PROOF PIPE AND FITTINGS
FOR TROUBLE-FREE PIPE-LINES UNDERGROUND. ORANGEBURG'S TIME-
DEFYING QUALITY — PROVED BY MORE THAN A MILLION SUCCESSFUL
INSTALLATIONS — HAS MADE IT AMERICA'S MOST WANTED PIPE.**

Orangeburg Pipe and Fittings are strong, tough, resilient. They resist corrosive ground waters and chemical wastes, traffic tremors, earth deflections, temperature variations. Taperweld® Joints—*self-sealed* without cement or compound—help keep the pipeline *permanently root-proof* and *in line*. Light weight, long lengths and fewer joints speed assembly and cut costs of handling and laying.

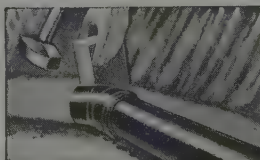
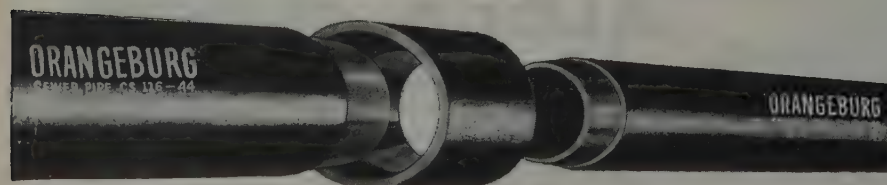
Use Orangeburg Root-Proof Pipe for . . . house-to-sewer (or septic tank) connections, Down-Spout and Storm Drain lines, other non-pressure, outside uses. Use Orangeburg Perforated Pipe for . . . septic tank disposal beds, foundation footing drains—also the draining of wet spots in lawns, fields, drive-in theaters, athletic fields, parking lots, airports.

**Be sure to get genuine Orangeburg
Look for the Trade Mark on the Pipe.**

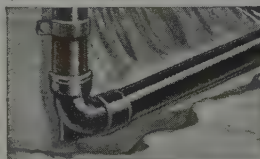
Informative catalog 306 on request. Write Dept. HH-94.

ORANGEBURG MANUFACTURING CO., INC.
Factories: ORANGEBURG, N. Y. NEWARK, CALIF.

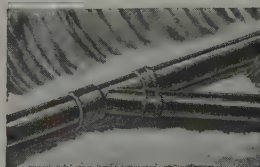
ORANGEBURG®
THE ROOT-PROOF PIPE



1/4 Bend connected to Orangeburg Pipe making a 45° turn. The famous Orangeburg Taperweld Joints are leak-proof and root-proof.



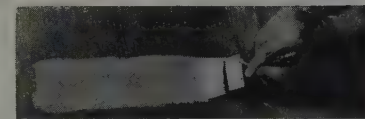
1/4 Bend connected to this down-spout forms a 90° turn. Orangeburg Fittings are quickly and easily connected—save installation costs.



Wye Fitting showing a branch connection. Orangeburg Fittings have the same high quality as Orangeburg Pipe—they deliver trouble-free service.

NEW PRODUCTS

continued from p. 190



JELLED PAINT won't spill even if container tips, yet flows under brushing

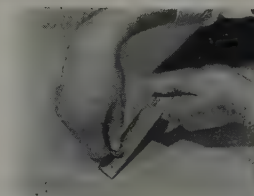
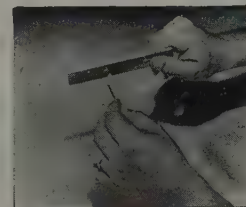
Easily the most startling sight of the year is an open can of paint that can be held upside down without a drop spilling. More than just a clever parlor trick, jelled paints made with a new ingredient called *Burnok* will not settle, never need stirring.

Though thick as Grandma's jelly, these oil-base paints become liquid and flow smoothly under the friction of brush and surface. As friction ceases, the coating of paint on the wall returns to a jelled state, preventing any sagging. Ingredients do not separate under long storage and the manufacturer cites examples of test cans left for two years, yet immediately usable when opened. There is no color separation.

Originators of *Burnok* have licensed a long list of paint manufacturers to use the jelling agent, and will list them upon request.

Price: Interior flat, \$3.25 per gal.; enamel, \$4.25 (to dealers).

Manufacturer: T. F. Washburn Co.
2244 N. Elston Ave.
Chicago, Ill.



RESIN VARNISH is unaffected by sunlight, salt air, or weather extremes

Natural wood planking used on house exteriors is a favorite of builders and architects
continued on p. 198

Beauty Treatment for Buildings—old or new

It costs so little to give buildings the beauty of simulated brick or stone exteriors. Choose from a wide range of colors—far wider than with natural building stone or brick.

Have the charm of an ashlar stone pattern, with a beautiful split face or

other natural stone texture. Or the distinctive appearance of handmade Roman-type brick, in a wide variety of colors unavailable in any other way.

You get this prize winning beauty at a fraction of the cost of natural stone or of brick.

applied to last with

KEYMESH

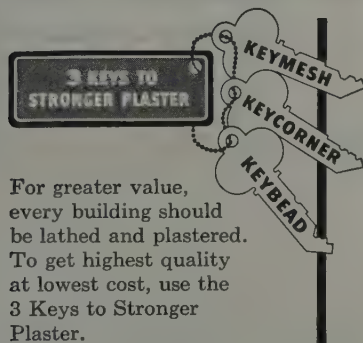
GALVANIZED REINFORCING LATH

Simulated brick and stone are actually slabs of reinforced concrete. They combine the strength and durability of concrete with the beauty of brick and stone.

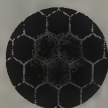
They are weatherproof because there are no actual mortar joints. They never need painting, because color is obtained by using crushed brick and stone aggregate. And they add strength to any building. They will not burn, so they add real fire safety to your building.

These finishes are reinforced with Keymesh, which has demonstrated its exceptional value as reinforcement in concrete, stucco and plaster through the years.

For the greatest value in building exteriors, see your Simulated Stone or Brick applicator.



For greater value, every building should be lathed and plastered. To get highest quality at lowest cost, use the 3 Keys to Stronger Plaster.



KEYMESH lath for over-all reinforcement. Made of galvanized woven wire. Especially recommended for ceiling construction.



KEYCORNER strip lath, preformed to fit snugly in corners. Lies flat when applied to joints. Galvanized to prevent rust streaks.



KEYBEAD corner lath with precision formed bead for outside corners. Open mesh assures strong, solid plaster corners.

KEYSTONE STEEL & WIRE COMPANY

Peoria 7, Illinois

Keymesh • Keybead • Keycorner • Keystone Welded Wire Fabric • Keystone Nails
Tie Wire • Keystone Non-Climbable and Ornamental Fence

For prices and complete details, see your local simulated brick or stone contractor

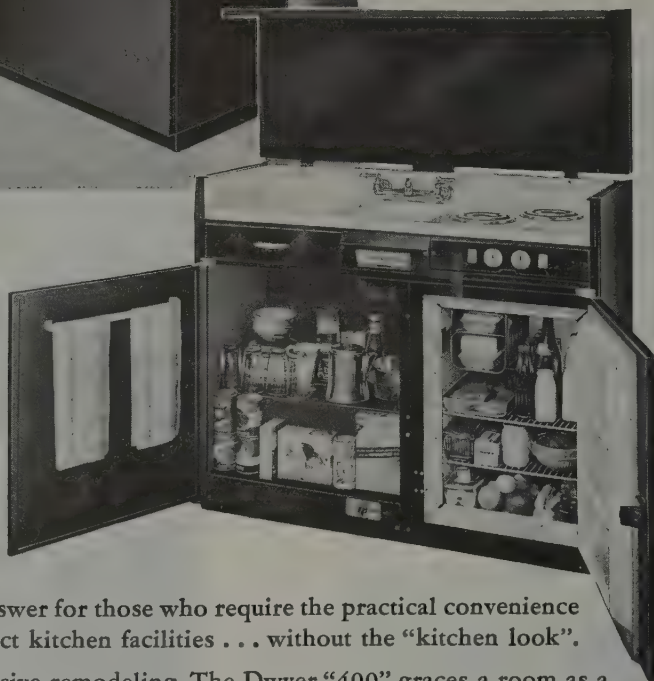
DWYER "400"



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kitchen
or bar...

in a smartly
styled piece
of furniture

Available in
rich mahogany
color or in
blonde moderne



A truly modern answer for those who require the practical convenience of close-by compact kitchen facilities . . . without the "kitchen look".

No need for extensive remodeling. The Dwyer "400" graces a room as a piece of fine furniture... smartly styled to blend with either modern or traditional.

Ideal for the home recreation room, den or porch.

An asset in the business office for customer hospitality or as a time-saving convenience for employees.

An added profit to motels and hotels as well as efficiency apartments.

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and complete information

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Specialists in Compact Kitchens
for more than a quarter-century

Dept. D94 • Michigan City, Indiana

NEW PRODUCTS continued from p. 194

fects, but the mortality of the finish is a source of despair to home owners. *Varna-Plate* is a new resin varnish that is claimed to withstand the toughest abuse of sun, air and abrasion, without deterioration.

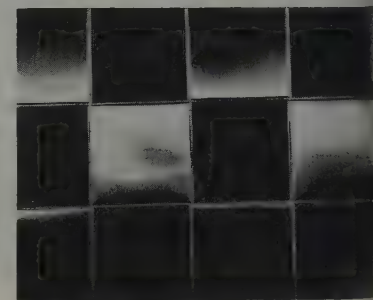
The glasslike hardness of the surface is obtained by a catalyst that welds the resins into an almost insoluble coating, then evaporates when the curing cycle is complete. Each can of resin contains a polyethylene bag of catalyst that is punctured when the can is opened. After stirring, the resins start curing and the varnish is ready for application in three hours. The clear liquid sets, dust-free, in less than 15 min., tack-free in one-half hour, print resistant in a day, and reaches maximum hardness in 7 to 10 days.

Field testing on exterior doors and woodwork showed no seal failure or impairment of gloss after several years of service. It is also recommended for boats, flooring or anywhere that weather or wear is critical.

Varna-Plate is applied directly to the wood, but if stains are desired, they should be alcohol-based rather than oil based. Cleaning is simple, since dirt and grease do not penetrate the surface.

Price: Gal., \$10.85; quart, \$2.95.

Manufacturer: The Varna Chemical Co.
704 Woodland Ave.
Cleveland 15, Ohio.



COPPER TILES are stamped from solid metal, will not grow green with age

Tarnishproof tiles of copper are now available commercially for the first time in the standard $4\frac{1}{2}$ " x $4\frac{1}{2}$ " size, and are installed on walls with conventional mastics.

Vikon tiles are stamped from .015-ga. sheet copper, then given a clear synthetic enamel surface, highly resistant to chemicals and abrasion. The manufacturer claims that the tiles will not develop that dull green patina so long associated with aged copper, but that the bright surface will be permanent.

Principal use of the tiles will probably be in the kitchen, blending with the popular natural-finish cabinets, copper stove hoods and copper-bottomed pots and pans.

Price: \$1.50 per sq. ft., including mastic.

Manufacturer: Vikon Tile Corp.
Washington, N. J.

continued on p. 202



THREE-BEDROOM Catalina which sold for \$13,500. First Dayton Builder's Corp. offers ranges, refrigerators, and automatic washers as optional features.

his year we expect to sell 400!"



*says Carter C. Willsey
First Dayton Builder's Corp.
Dayton, Ohio*

• "We're hard put to keep up with the demand for Gunnison Homes here in Dayton," Carter Willsey told us. "We don't even have the streets in yet, and sales are already 54 homes ahead of construction."

"High quality construction and extra value are the reasons for our success. Factory prefabrication gives the buyer a well-built, comfortable home at a price and down payment he can afford easily. It enables us to build these homes fast, without cutting corners. As a result, our money isn't tied up for long periods, so we can use it to build more homes. And if the market changes, we're not stuck with a big inventory of building supplies like a conventional builder."

First Dayton Builder's Corp. built 60 Gunnisons in 1950, their first year as a United States Steel Homes Dealer. Production has increased each year since then, and will exceed 400 in 1954.

You may qualify as a United States Steel Homes Dealer and enjoy similar success. Send the coupon for complete details.

"Gunnison", "Coronado", and "Catalina"—trade-marks of United States Steel Homes, Inc.

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GENERAL OFFICES: NEW ALBANY, INDIANA

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2. By gearing the price and size of the home to the local market. There is excellent demand in Dayton for homes priced from \$10,700 to \$13,500.
3. By planning each development well in advance—programming construction, arranging financing, and planning promotion.
4. By training construction crews, to gain every building economy inherent in prefabricated Gunnison Homes.
5. By obtaining attractive financing at low down payments. High appraisal value of Gunnisons makes this possible. All designs accepted by VA and FHA. Construction financing furnished by U.S. Steel Homes Credit Corp.
6. By taking advantage of promotional aids offered by United States Steel Homes, and tying in with national advertising.

United States Steel Homes, Inc.
Dept. HH-94, New Albany, Ind.

My organization is capable of building more than 10 conventional homes a year. Now I'm interested in what United States Steel Homes has to offer. Send me complete information, telling me what I will gain by building the products of United States Steel Homes, Inc.

Name

Firm Name

Address

City & State

PERMANENT FEATURES

that help you...

SELL HOMES

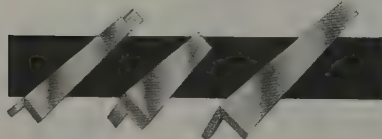


ALUMINUM THRESHOLDS by Wells



Wells has a complete line of beautifully finished, hi-strength aluminum thresholds... packaged complete with hardware for speedy, permanent installation.

ALUMINUM CORNERS



Aluminum corners for every siding application... painted or redi-primed... easy to apply for a tight weather-sealed job.

Write today for complete information



**Wells Aluminum
PRODUCTS COMPANY**

Division of Wells Specialty Company
NORTH LIBERTY, INDIANA

NEW PRODUCTS

continued from p. 198



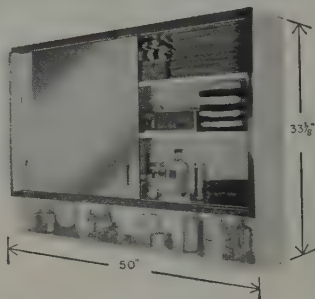
LOW-COST FOLDING DOOR is covered with "tweedy" vinyl fabric

The space needed for clearance of swinging closet and wardrobe doors has long been the target of designers, and folding doors have been a favorite solution in the small house. Holcomb & Hoke's newest, the *Fol-Bak*, brings this convenience down into the lowest price bracket, listing for less than \$20.

Doors come in 2'-8", 3' and 4' widths, and are 6'-8½" high. The vinyl plastic covering is processed to look textured, and is nonglossy. A fluted cornice trims the opening, and is painted to match the fabric.

Prices: 2'-8", \$19.95; 3', \$23.95; 4', \$29.95.

Manufacturer: Holcomb & Hoke Mfg. Co., Inc.
1545 Van Buren St.
Indianapolis 7, Ind.



UTILITY CABINET for bathroom provides over 8 cu. ft. of storage space

A "king-size" medicine cabinet, originally designed for Levittown, Pa., is now on the market for builders who want to take advantage of the sales appeal of adequate bathroom storage.

The *Glidoor* unit is 50" wide, 33" high, and 9½" deep, with sliding mirrors across the full width. An open shelf below the mirror provides space for constantly used toilet articles, while the three enclosed shelves hold many bulky items.

The cabinet may be installed flush with the wall on a hanging strip nailed to the studs, or recessed the depth of the wall.

Price: \$69.95.

Manufacturer: Tracy Kitchens Div.
Edgewater Steel Co.
P.O. Box 1137
Pittsburgh 30, Pa.

continued on p. 206

Your Single Source for HOME HEATING REQUIREMENTS

Majestic

For nearly a half-century the Majestic name has meant the finest in home comfort. Now the complete Majestic line gives you a single source for all heating and air conditioning needs.

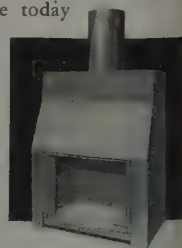
Majestic year-'round matched air conditioners are available in a size for every building requirement. Fully automatic oil- or gas-fired models are provided in up-flow, downflow and horizontal flow models from 72,000 to 400,000 BTU. Units with cooling capacity to match.



The Thulman chimney is the ultimate in flue design, providing the maximum in operational efficiency and installation ease. This lightweight factory-fabricated chimney is easily and quickly installed by one man, and its aluminum-and-porcelain-clad-steel construction permits use with all fuels and installation with zero clearance to combustibles with full UL-approval.



Latest addition to the Majestic line is the packaged Thulman fireplace... with clearance built-in and factory-ready for quick installation; ideal for new construction or for remodeling. Write today for complete details on this economical scientifically-designed fireplace unit; as well as the entire Majestic line of home comfort needs.



The **Majestic** Co., Inc.

416 Erie St., Huntington, Indiana



With a Homelite on the Job

Work speeds up . . . costs go down . . . always! Because a lightweight, carryable Homelite gives you instant, efficient power any place you need it . . . power for operating every type of electric tool or bright, flickerless floodlighting. Here, for example, a Homelite gasoline engine driven Dual Purpose generator, operates a standard universal power saw and a one man high cycle concrete vibrator *both at the same time*. Write for complete bulletin showing many ways to cut time and costs with Homelite Carryable Generators.

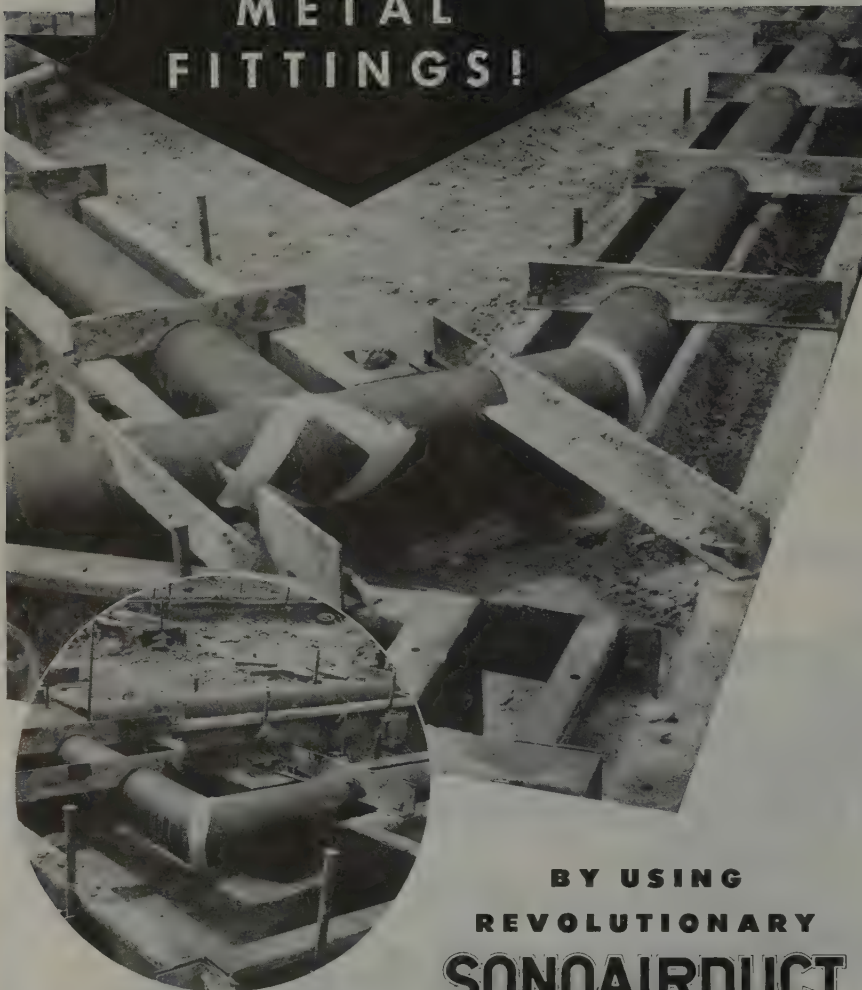
HOMELITE CORPORATION

5809 RIVERDALE AVENUE • PORT CHESTER, N. Y.



A Complete SLAB-FLOOR Duct System...

**WITHOUT
METAL
FITTINGS!**



BY USING
REVOLUTIONARY
SONOAIRDUCT®
PAT. APP. FOR
FIBRE DUCT

Photos—Hathaway Meadows 600-unit Sub-division, St. Louis, Mo. 300 units using SONOAIRDUCT in an especially engineered slab perimeter system without metal fittings, developed by Milton Construction and Supply Co., St. Louis, contractors. Melvin C. Hendricks, Supt.

Economical, lightweight SONOAIRDUCT Fibre Duct is designed to save installation cost in gas or oil fired loop, radial and lateral slab-floor perimeter warm air heating systems. Permitted by F. H. A. and widely used by builders everywhere. Sizes 2" to 36" I. D., in specified lengths up to 50 feet, or can be sawed to desired lengths on the job. Aluminum foil lined and wrapped outside with weather-resistant asphalt duplex kraft.



SEE OUR CATALOG IN SWEET'S
Write for Complete Information and Prices—



NEW PRODUCTS *continued from p. 202*



WINDOW FOR AIR-CONDITIONED HOUSES
needs no extra storm sash or screens

Manufactured specifically for the air-conditioned building, the *Modernaire* window eliminates any need for storm sash. Windows are either double-glazed, or if single glazing is used, a stainless-steel framed glazing panel is attached on the inside of the sash. Screening is permanently affixed to the window, and may be rolled up or down like a blind.

Air infiltration at the perimeter of these awning windows is stopped by a continuous weatherstripping of neoprene-coated sponge rubber, which eliminates any wood-to-wood contact. Sticking and/or rattling due to dimensional variations is stopped by the 1/8" clearance between sash and frame.

Modernaire windows are designed to fit both the 4" module, and the 6" module SCR brick, and they may be stacked in any combination from a single unit to an entire window wall. Basic units are 3' and 4' wide.

Prices: Double-glazed: fixed, \$29.65 and movable, \$53.60; nine-light window wall, \$296. Single glazing 20% to 25% less.

Manufacturer: Builders Products, Inc.
Box 374, Station D
Cleveland 27, Ohio



JALOUSIE WINDOW UNITS are designed for colder climates

One of the South's favorite fenestrations, the glass jalousie, is now available for use in less-favorable climates, after being redesigned to cut air leakage to a minimum.

The *Win-Dor* jalousie may be used as a prime window, as well as in porch enclosures, breezeways, etc. Maximum width

continued on p. 210

44 years of Leadership

in producing quality windows

44 YEARS AGO, General Bronze craftsmen first began establishing their world-famous reputation for superior quality metalwork and non-ferrous windows. Supplying products for many of America's finest buildings and largest home developments, General Bronze has become the acknowledged leader in its field. Its reputation for quality products, for reliability, for integrity is recognized by the entire building industry.

As a pioneer and leader in the production of aluminum windows, General Bronze was—

- FIRST** to develop and mass-produce a low-cost aluminum double-hung window for use in residential building.
- FIRST** to develop and mass-produce FIN-TRIM for easier installation of residential aluminum windows.
- FIRST** to develop and mass-produce a low-cost aluminum horizontal sliding window for use in ranch and modern design houses.
- FIRST** to develop and mass-produce a low-cost, all-aluminum, floor-to-ceiling, single unit VIEWall window.
- FIRST** to develop and mass-produce a low-cost aluminum Picture-Sliding window combining picture window unit with sliding windows.

TODAY, General Bronze offers builders its ALWINTITE line of residential aluminum window and door products. Precision engineered and designed for easy, time-saving installation, these products add visible sales appeal to any house you build. Available for immediate delivery from warehouse stocks in principal cities.

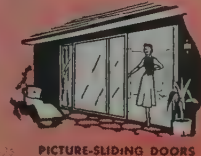
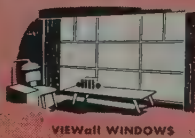
See our catalog in Sweet's or write for complete details, prices and name of nearest distributor. Address Dept. HH-549.

GENERAL BRONZE CORPORATION
ALWINTITE DIVISION GARDEN CITY, N. Y.



ALWINTITE

aluminum WINDOWS





WOODLIFE
CONTAINING
PENTAchlorophenol
*The Original
WATER REPELLENT
PRESERVATIVE*

The Unseen Value You Can Sell

... and Sell!

When you use Woodlife treated wood that goes in the homes you design you're gaining these important advantages...

A Powerful Sales Feature... Because Woodlife so effectively guards against warping, swelling, shrinking caused by water absorption—and gives immunity to termites and decay.

A Higher Value... For the same reasons, lending institutions invariably give higher appraisals to Woodlife-treated homes—to an extent far greater than the small cost of the treatment itself.

Value That Lasts!... Woodlife enables you to present the charm and utility of wood in all its aspects with the knowledge that you're building for LONG-LASTING SATISFACTION!

SEND TODAY for the informative folder, "WOOD PRESERVATION WITH WOODLIFE" which gives test data along with suggested specifications. Ask your retail lumber dealer, jobber, or write:

Protection Products

MANUFACTURING COMPANY

Since 1921

Dept. I H

Kalamazoo, Michigan

NEW PRODUCTS *continued from p. 206*

is 36", but any height is possible, in multiples of 4', plus 1". Jalousies are made in either wood or aluminum framed models.

Price: Approximately \$5 per sq. ft., installed.

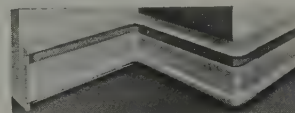
Manufacturer: Casement Hardware Co.
612 N. Michigan Ave.
Chicago 11, Ill.



BASEBOARD CONVECTORS have floating heating element, snap-on heat control damper

Newest offering of the "wet heat" industry is Trane's baseboard convectors, designed for fast, labor-saving installation, and styled to blend inconspicuously into any room.

The one-piece mounting back needs no drilling for varying stud locations, for screw holes are provided every 1½". An expansion-type bracket holds the heating element free in space, floating with expansion and contraction. A formed front panel snaps into



Corner pieces for either inside or outside angles are available.



Heating element is hung from bracket to allow for expansion and contraction.

place without screws and may be removed for redecorating. For rooms that require less heat, a damper may be installed in the convector opening and snapped open or closed with a built-in spring.

Aluminum fins are mechanically bonded to nominal ¾" copper tubing in the heating element, and the convectors come in 6' and 8' lengths. A full line of inside and outside corners, end pieces and joiner strips permit the Trane system to be used around corners, or on odd-length walls.

Trade price: 8¼"-high units, \$2.35 per lin. ft., plus normal trade markups and installation.

Manufacturer: The Trane Co.
La Crosse, Wis.

continued on p. 212



for 30 years

Incinor

TRADE MARK
REG. U. S. PAT. OFF.



Make sure you install the "proved unit" . . . specify Incinor, the automatic, gas-fired incinerator. For more than thirty years, homes by the thousands have eliminated messy trash and garbage areas with Incinor . . . it's dependable and trouble-free.

Choose from a complete line of indoor and outdoor Incinor models.



Approved
by A.G.A.

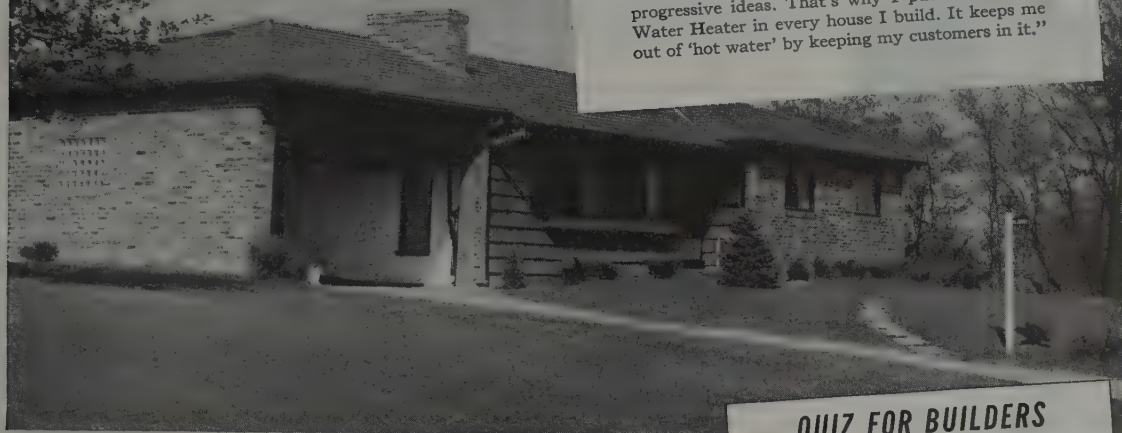
**WRITE TODAY
FOR DETAILS**

INCINERATION DIVISION
BOWSER, INC. • CAIRO, ILLINOIS

Why take chances on Hot Water?

This builder doesn't!

This house at Shanopin Highlands, Pittsburgh, Pa., was built by Mr. G. K. Meyer. He says: "Although I'm building in a more conservative part of the country, I find home buyers here eager to accept progressive ideas. That's why I put an *Electric Water Heater* in every house I build. It keeps me out of 'hot water' by keeping my customers in it."



QUIZ FOR BUILDERS

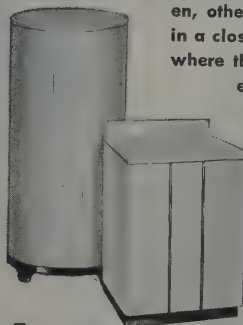
Why risk any question about the hot water supply in the homes you build? You can sell them easier by installing *Electric Water Heaters*.

Home buyers want to be modern *electrically*—so they will want this water heater that automatically assures an ample supply of hot water at any hour of the day or night. They'll like the fact that it's clean in operation, and doesn't heat up the area where it's installed, because the tank is so completely and heavily insulated.

The *Electric Water Heater* is good for the builder—as well as his customer. Since it can be installed anywhere, hot water lines can be short—to reduce installation cost and minimize radiation loss. That's why you should...

Q. Where is the water heater installed in this house?

A. Here it is installed in the basement. Some builders install it in the kitchen, others in the garage—or even in a closet. It can be installed anywhere that's most convenient and efficient—without regard to flue or vent.



Be modern . . .
live *Electrically*!

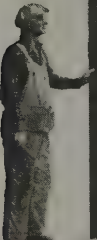
Equip your homes with
electric water heaters

**THEY'RE WHAT
PEOPLE WANT!**

ELECTRIC WATER HEATER SECTION
National Electrical Manufacturers Association
153 East 44th Street, New York 17, N. Y.

ALLCRAFT • BAUER • C-E HEATMASTER • CRANE-LINE SELECTRIC • CROSLY • DEEPFREEZE
FAIRBANKS-MORSE • FRIGIDAIRE • GENERAL ELECTRIC • HOTPOINT • HOTSTREAM
JOHN WOOD • KELVINATOR • LAWSON • MERTLAND • MONARCH • NORGE
PEMCO • REX • RHEEM • SEPCO • A. O. SMITH • THERMOGRAY • WESTINGHOUSE

NEW waterproof siding, interior paneling



Harborite® PLASTIC FACED GROOVED PANELS

Harborite—famous boat builders' SUPER-Harbord with tough plastic faces—is now available in big 4' x 8' grooved panels. Wherever used—painted siding or warm natural finish paneling—it adds textured beauty, strength and value to a home. Economy?...builders report big panels save up to 40% in application time. Cost?...less than conventional siding materials. Quality?...boat builders use this same material for sea-going hulls.

Grooving is available on 4", 5", 7", 10" or random centers.

ALL-WEATHER DURABILITY

Harborite weathers like glass. Panels are 100% waterproof—can't come apart. Exclusive rehubing process gives dimensional stability, minimizes warping.



SUPERIOR PAINT SURFACE

Harborite medium density plastic surface is the near-perfect paint holding surface. Does away with checking and blistering. Keeps home looking new for extra years.

MEETS FHA SPECS

Harborite 5/16" thick grooved panels over lumber sheathing meet FHA specs. Add economy by using 7/16", with building paper, directly on studs. Use 5/16" for interior paneling.



MANUFACTURED ONLY BY HARBOR PLYWOOD CORPORATION ABERDEEN, WASHINGTON

Warehouses and sales offices in Aberdeen, Atlanta, Tampa, Chicago, Cincinnati, Indianapolis, Jacksonville, Oakland, San Francisco, Los Angeles and Seattle

NEW PRODUCTS *continued from p. 210*



PORTABLE POWER TROWEL finishes concrete six times faster than hand trowel

Stained trouser knees need not be the mark of the cement finisher if the Master Midget power trowel is part of his equipment. Needing no more guidance than an electric sander, the gasoline-powered tool is used from a standing position by workmen who have always had to kneel to do their job.

The swept-back angle of the blades duplicates the sweeping action of the hand finisher, and may be adjusted instantly for float, sweat, smooth or hard trowel finishes. A guard ring overlaps the blades by 1/2" to permit working right up to pipes and walls, as well as within 5" of corners. Coarser, drier mixes may be used, and the surface is denser, harder and more accurate than hand-work.



Little brother of the larger (34" and 48") Master trowels, the 24" diameter Midget goes through doorways or down stairs, and permits finishing concrete right through doorways, if necessary.

Powered by a Briggs & Stratton 1-h.p. engine, the unit has an automatic clutch so that the blades can slow or stop without killing the engine. Light weight (70 lb.) permits one-man handling.

Price: \$234, F.O.B. Dayton, including one set of trowels

Manufacturer: Master Vibrator Co.
431 Stanley Ave.
Dayton 1, Ohio.

continued on p. 214

Your plans for that new kitchen will include a garbage disposer

HERE'S WHY

IT SHOULD BE A NATIONAL

- ✓ New Micro-size grinding elements handle *all* food wastes, including bones and fibrous materials.
- ✓ Micro-sizing of food waste particles keeps drain lines scrubbed clean.
- ✓ Micro-Size grinding elements are virtually impossible to "jam" in normal household use.
- ✓ The NATIONAL has a 1/3 h.p. motor as compared to 1/4 h.p. on many disposers.
- ✓ The NATIONAL has only one basic moving part for maximum long life, minimum service.
- ✓ Only NATIONAL offers a choice of SAFETY LOK-TOP Cover and Continuous Feed models.
- ✓ National's Safety LOK-TOP Cover is of one-piece construction—keeps fingers out—food wastes in.
- ✓ NATIONAL is cushioned in rubber for maximum quietness, minimum vibration.
- ✓ NATIONAL installs to sink and drain line in record time.
- ✓ NATIONAL is priced competitively—and costs less to install, less to maintain.
- ✓ NATIONAL is backed by a FIVE-YEAR PROTECTION PLAN for minimum maintenance and service costs.



NEW
MODEL
535

2197

NATIONAL DISPOSER

Dept. HH 954

47 W. Exchange St.

Akron 8, Ohio

For full details write today—or use the handy coupon below.

Please send me detailed "Spec" sheets on the NATIONAL DISPOSER.

Name _____

Address _____

To make a Grand Entrance
specify **DEXTER**



1. PLYMOUTH ENTRANCE
HANDLE SET NO. 8900
2. PLYMOUTH ELECTRIC
BELL BUTTON NO. 5005
3. COLONIAL DOOR KNOCKER
NO. 5301
4. COLONIAL MAIL PLATE
NO. 5609
5. COLONIAL HOUSE NUMBERS
NO. 802

DEXTER LOCK COMPANY

GRAND RAPIDS • MICHIGAN

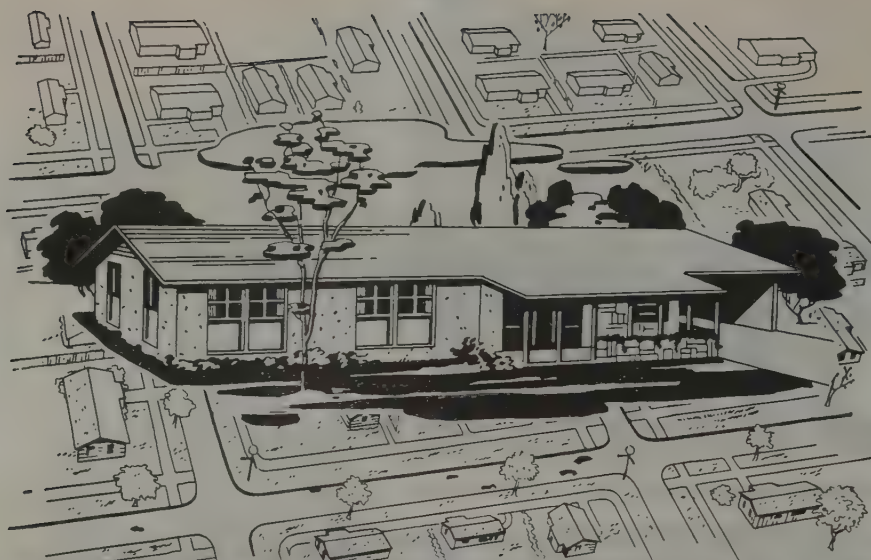
A SUBSIDIARY OF NATIONAL BRASS COMPANY

In Canada: Dexter Lock Canada Ltd., Guelph, Ontario

In Mexico: Dexter Locks, Plata Elegante, S. A. de C. V., Monterrey, Nuevo Leon

MANUFACTURERS OF DEXTER *Lifetime* LOCKS



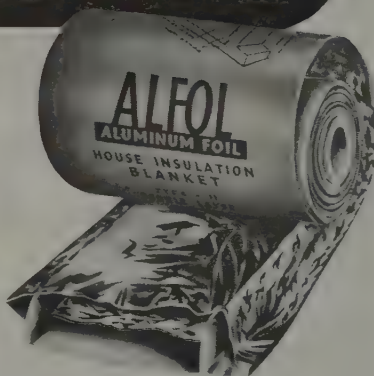


THE MULTI-LAYER REFLECTIVE INSULATION USED IN THE NAHB AIR CONDITIONED VILLAGE

ALFOL BUILDING BLANKET INSULATION

Yes, ALFOL was the multi-layer reflective insulation used on this great NAHB project. And no wonder. ALFOL is an air conditioning "natural."

As proven by the U. S. Bureau of Standards (BMS 52), *nothing*—not even full-thick bulk material—provides the summer value of two-ply reflective insulation in a ceiling. And ALFOL is "First in Reflective Insulation." The result:



ALFOL CUTS INSULATION COSTS, LOWERS OPERATING ESTIMATES, OFTEN PROMOTES THE USE OF A SMALLER SIZE CONDITIONING UNIT!

These cost-slashing, sales-promoting benefits result largely from the fact of ALFOL's low heat-storage capacity. Made of multi-ply aluminum foil, ALFOL reflects heat . . . instantly and continuously. Moreover, it attacks all 3 forms of heat transfer; delivers a year-'round average efficiency that is unsurpassed.

As another major feature, ALFOL provides a positive, continuous vapor barrier . . . the best obtainable! As a result, vapor condensation (a year-'round problem in air conditioned homes) is permanently, effectively banished.

Yet for all these advantages, ALFOL usually costs less. Rapidly applied because its heavy duplex backing resists ripping. Packaged in handy 500 or 250 sq. ft. rolls, its remarkable compactness makes handling and storage a breeze . . . particularly on project work. ALFOL is available in 5 Types, 4 widths.

For your Air Conditioned project, why not investigate ALFOL?

ALFOL
BUILDING BLANKET INSULATION
"FIRST IN REFLECTIVE INSULATION"

We'll send full details plus Report BMS 52.
Address your letterhead to Dept. H.

REFLECTAL

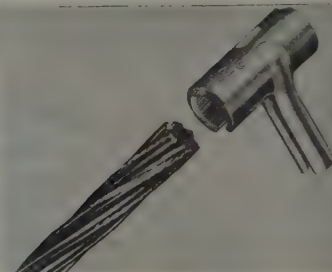
A Subsidiary of
310 So. Michigan Ave.



CORPORATION

Borg-Warner
CHICAGO 4, ILL.

NEW PRODUCTS *continued from p. 212*



CABLE ADAPTER joins aluminum and copper wire without oxidization

Many utilities would like to use aluminum cable for drop wires into meters, but have always been stopped by the corrosion problem at joints of the dissimilar metals. *T&B Aluminum Cable Adapters*, made of a copper alloy plated with tin, and coated with a petroleum-base oxide inhibitor, are now being used wherever aluminum cable is terminated to provide a connection that doesn't loosen under overloads, or corrode if exposed.

Savings are important. In an average service cable length (15'), a change from No. 6 copper to No. 4 aluminum would mean a cost saving of 63¢ (\$4.01 to \$3.38) and a weight drop of 1.72 lb. (3.83 vs. 5.55). The manufacturer estimates total savings at \$4 to \$5 per meter.

Price: 15¢ to 26¢ ea.

Manufacturer: Thomas & Betts Co., Inc.
33 Butler St.
Elizabeth 1, N.J.



REFRIGERATOR-FREEZER can be built in, frames painted to harmonize with kitchen

The new *Revco* combination refrigerator-freezer follows two current trends: a growing demand for equipment that can be built into the house in a minimum space, and the desire for color in such equipment. The 8.3 cu. ft. food compartment and the 6.3 cu. ft. freezer can be mounted side by side or atop one another, with the refrigerating mechanism mounted above.

Only the doors and door frames are enameled white, while the rest of the metal case is painted to match cabinets.

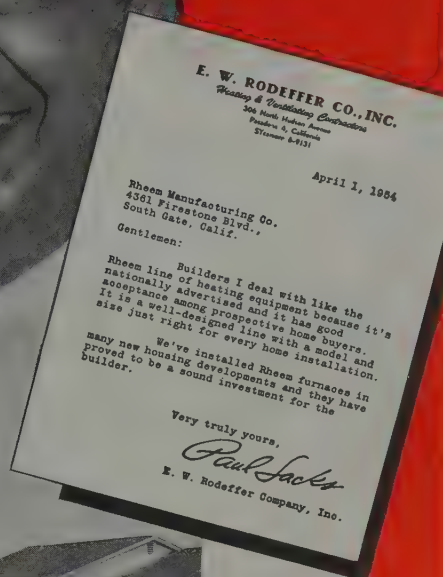
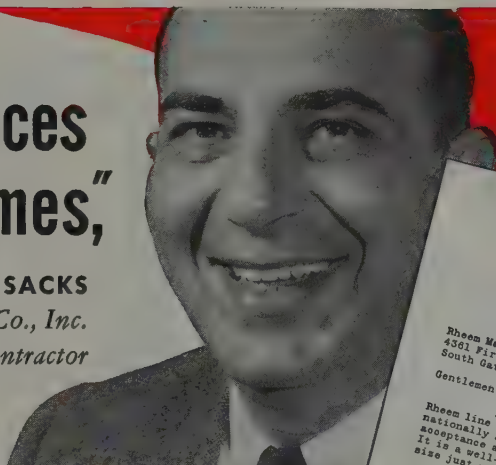
Installed price: refrigerator, \$329.20; freezer, \$319.80.

Manufacturer: Revco, Inc.
Deerfield, Mich.

continued on p. 218

"Rheem Furnaces Help Sell Homes,"

Says **PAUL SACKS**
President of E. W. Rodeffer Co., Inc.
Pasadena Heating Contractor



A section of Whittier Highlands Estates in which Rheem forced-air furnaces have been installed in more than 200 homes by the E. W. Rodeffer Co., Inc., for Herbert B. Shapiro, prominent California home builder.

You Can Profit by Installing Rheem Heating Equipment in Your Houses

You can make more sales faster by installing Rheem heating equipment in the homes you build says Paul Sacks. Read what he has to say:

"Builders I deal with like the Rheem line of heating equipment because it's nationally advertised and it has good acceptance among prospective home buyers. It is a well-designed line with a model and size just right for every home installation.

"We've installed Rheem furnaces in many new housing developments and they have proved to be a sound investment for the builder."

Get all the facts about the Rheem "Fire-Tested" Furnace line. Let your Rheem Dealer show you how Rheem heating equipment will help *you* sell *your* homes quicker and save you money. For complete details write the Rheem regional office nearest you.



RHEEM
Manufacturing Company

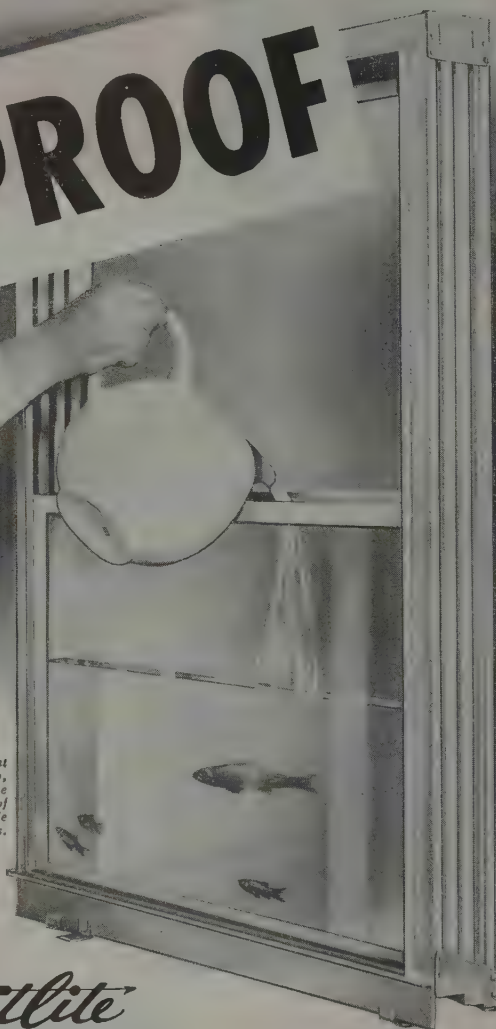
Sparrows Point 19, Maryland
Houston, Texas
Richmond, California

Chicago 29, Illinois
South Gate, California
Seattle, Washington



PROOF

This Demonstration at NAHB Show, Chicago, January, 1954, proves the quality construction of Fleetlite double, double hung aluminum windows.



that
Fleetlite
Double WINDOWS
STOP

**WIND-DUST
NOISE
HEAT-COLD**

and will help you
sell your houses

*Let us show you the construction
that makes such a dramatic
demonstration possible.*

Fleetlite
AMERICA'S Finest WINDOW

MAIL THE COUPON

Please send complete data to:

Name

Address

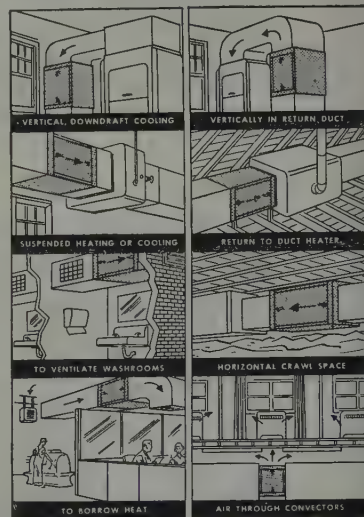
City

FLEET OF AMERICA, INC., 102 Pearl Street, BUFFALO 2, NEW YORK

NEW PRODUCTS *continued from p. 214*

DUCT BLOWER may be installed in any position in new or existing ductwork

Warm or cool air can be distributed rapidly and efficiently throughout any building with the *Viking Universal* duct blower, which fits directly into new or old ductwork, and may be mounted to blow up or down, left or right, without changes in motor, pulley align-

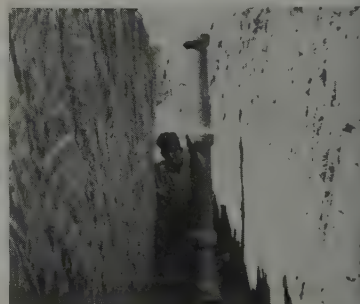


ment or belt tension, so that it can be used in attics, basements or crawl spaces.

Two sizes are made (25" x 22½" x 29½" and 27" x 27" x 33½"), and capacities range from 600 cfm. to 3,400 cfm.

Prices: 13" wheel, \$135, 15" wheel, \$190, plus installation.

Manufacturer: Viking Air Conditioning Div.
National Radiator Co.
5601 Walworth Ave.
Cleveland 2, Ohio



CLEAN-OUT STATION permits unblocking sewers without digging

Digging up yards to get at blocked sewers is unnecessary with the *Cannellton Two-Way Clean-Out*, a "Y"-shaped section inserted anywhere in the sewer line, with an extension to grade topped with a clean-out plug.

In case of a stoppage, the plug is removed and a cleaning rod inserted. At the throat of the "Y" the rod is deflected to the desired direction, either to the street or toward the

continued on p. 222

window-wall construction

TWINDOWELD[®]

... the first **all-glass** insulating window
with electrically-welded **all-glass** edge

• Pittsburgh proudly presents TwindoWeld — the first electrically-fused all-glass insulating window with glass-to-glass sealed edge. It is the result of years of research and test installations in scores of homes.

Here is a unit that is of tremendous importance to every builder in the country. It fills the big demand that exists for insulating windows for the currently popular window-wall construction.

TwindoWeld is simple in design. It's homogeneous, permanent, with

an all-glass seal. It's composed of two panes of quality Pennvernon[®] window glass ($\frac{1}{8}$ " thick), separated by a $\frac{3}{16}$ " air space. It is as easy to install as a single pane of glass.

Under average conditions, TwindoWeld will reduce the amount of heat transfer by nearly one-half that normally transferred through an equivalent area of conventional single-glazed windows. This means actual savings in home heating and air conditioning costs—a potent selling point you can use with new

home buyers or families interested in remodeling their present houses.

TwindoWeld reduces condensation problems, too; there is less tendency for room side glass fogging during winter months. And the vision it permits offers greater enjoyment of the outdoors from indoors. Fact is, the comfort and health of the occupants is safeguarded the whole year through.

If you've been wondering what "plus factor" to give your homes for more and quicker sales, why not install TwindoWeld? It will *show* the most, *do* the most, *impress* the most. It is a product of Pittsburgh, the most dependable name in *quality* glass. Ask your local Pittsburgh branch or glass jobber for complete details on this most exciting and easily handled unit—TwindoWeld—or write direct to Pittsburgh Plate Glass Company, Room 4204, 632 Fort Duquesne Blvd., Pittsburgh 22, Pennsylvania. Do it now!



IN THIS TYPICAL INSTALLATION, the use of TwindoWeld emphasizes to the home buyer added beauty, comfort and greater value. For TwindoWeld increases the pleasure of viewing outdoors scenes from the inside of the home; it reduces the tendency toward frosting and fogging; eliminates the need for storm windows; provides better temperature control and sound insulation.

TwindoWeld Sizes

For Wood Window-Wall	For Metal Window-Wall
45½" x 25½"	36" x 24"
42½" x 22½"	34⅛" x 22⅛"

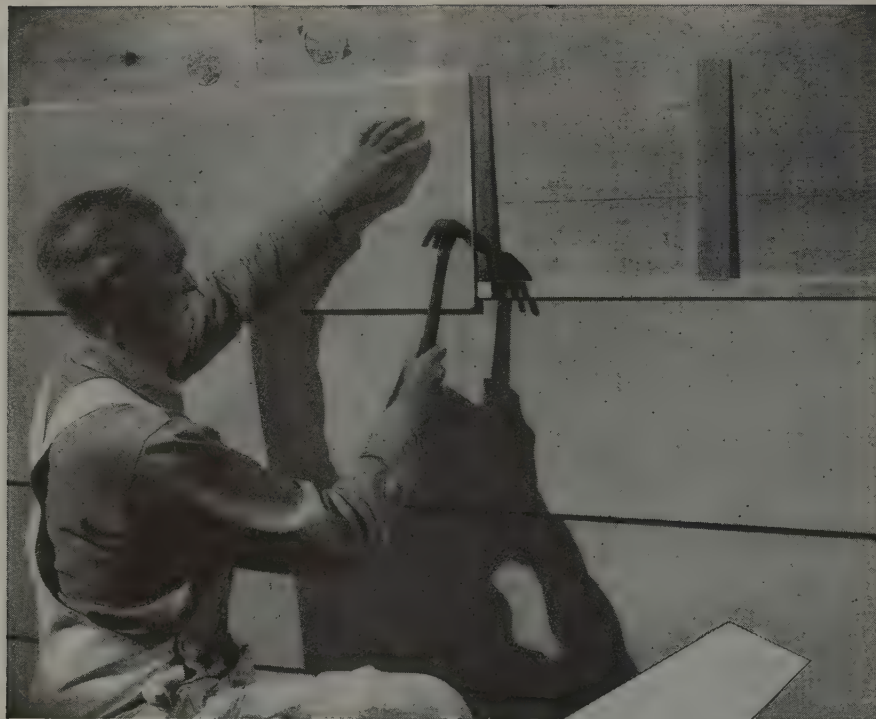
These sizes are commercially available at present through Pittsburgh branches and glass jobbers east of the Rocky Mountains.

*TWINDOW,® Pittsburgh's window with built-in insulation, is available in additional sizes.



PAINTS • GLASS • CHEMICALS • BRUSHES • PLASTICS • FIBER GLASS

PITTSBURGH PLATE GLASS COMPANY



*For beauty that attracts buyers
...durability that keeps them sold—*

Specify **PLYALOY**® pre-cut overlaid plywood **SIDING**

**"Definite Sales Feature", says
Fargo-Moorhead Home Builder**



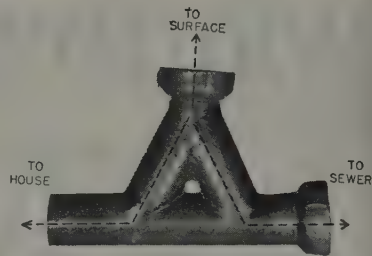
Buland Construction Co., Moorhead, Minn., have used over 50,000 sq. ft. of Plyaloy for siding and exterior trim. They report it offers unusual flexibility of design, is perfect paint base, cuts labor costs, gives excellent performance.

SPECIFICATION DATA: Plyaloy comes in pre-cut 8' lengths, 12", 16" or 24" wide; 5/16", 3/8" or 1/2" thick. Edges beveled for drip. Packaged for protection; wedges and shadow-line furring strips included. One side surfaced with fused resin-fiber overlay. Base panel is DFPA-inspected Exterior-type fir plywood (EXT-DFPA). Other sizes available. For complete information write St. Paul & Tacoma Lumber Co., Dept. HH, Tacoma, Washington.



ANOTHER MEMBER OF THE FAMOUS TREE LIFE FOREST PRODUCTS FAMILY

NEW PRODUCTS *continued from p. 218*



house. When the obstruction has been cleared, the stopper is replaced on the top of the vertical pipe.

Price: 4" fitting, \$6; 6", \$8.

Manufacturer: Canneton Sewer Pipe Co.
Canneton, Ind.



COOLING TOWER for air-conditioning systems can be installed indoors or out

A steady trade wind blowing through the cooling tower is no longer needed in water-cooled air-conditioning systems, for the *Binks* tower, sized for residential use, provides its



own evaporative air, and may be installed wherever convenient.

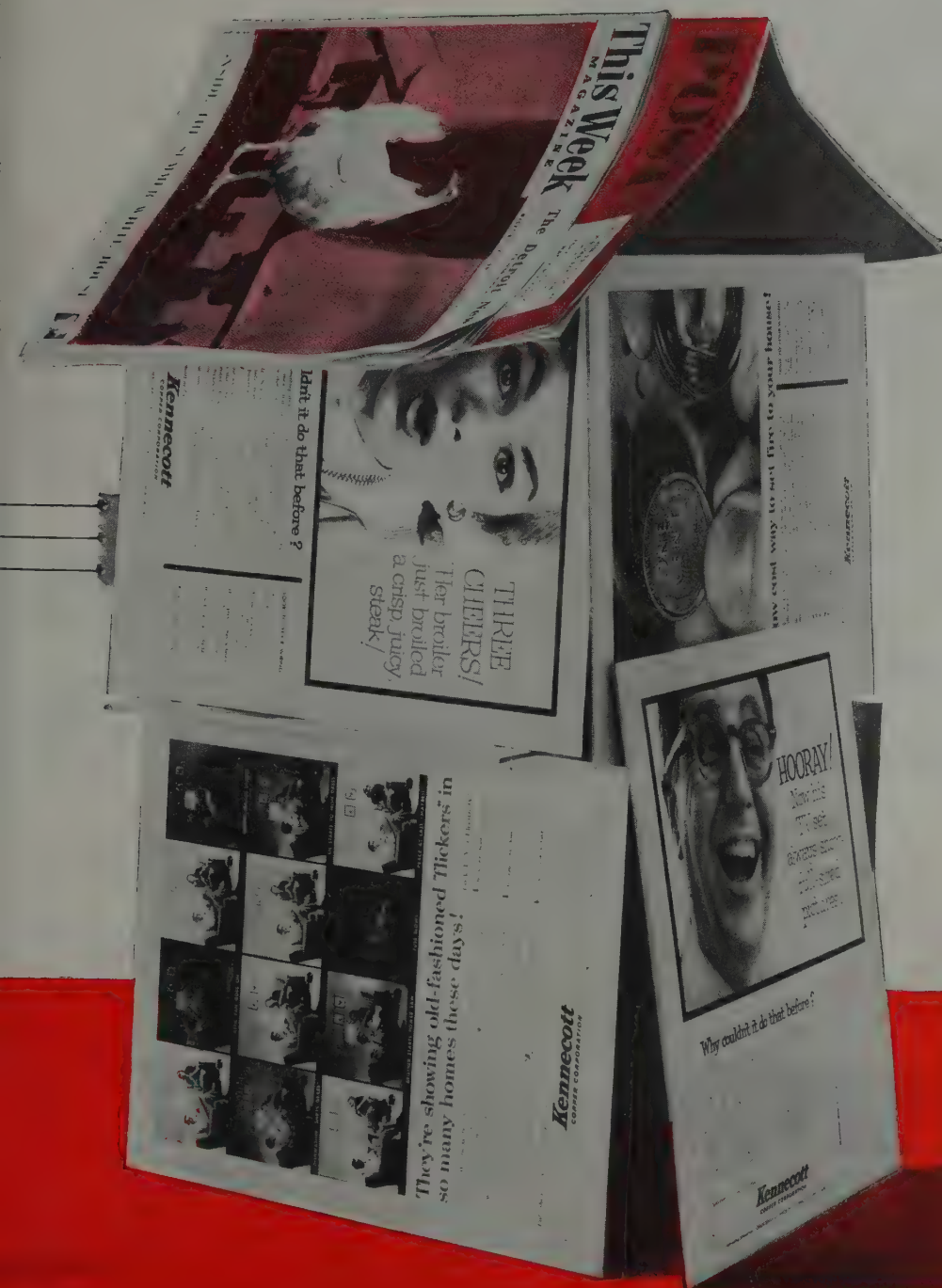
A squirrel cage blower drives air upward in the direction counter to the falling water to accelerate the cooling rate. Both fan and water pump are driven by the same motor. Cooling towers are delivered to contractors complete with pump, blower and motor, ready for piping and wiring.

Dimensions (2' x 4' x 6') permit the unit to go through doorways for installation in basement, garage or utility room.

Price: 3-ton unit, \$300 F.O.B.

Manufacturer: Binks Mfg. Co.
3114 Carroll Ave.
Chicago 12, Ill.

wiring campaign.....

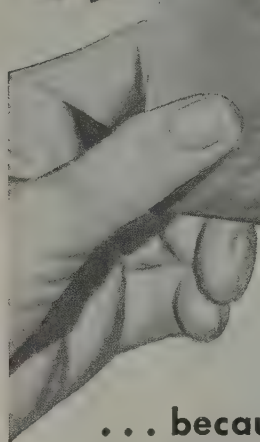




TILEMASTER

TRADE MARK REG.

PLASTIC WALL TILE



... because
it offers
LUXURIOUS BEAUTY
at
MODERATE COST



Specify the tile that tile installers prefer. They prefer Tilemaster plastic wall tile because it goes up more quickly and because of the large variety of tile pieces available. You can install Tilemaster with entire confidence because its exclusive quality features eliminate troublesome and costly repairs—assures completely satisfactory installation. Architects and builders specify it because they know enthusiastic home owners will applaud its lifetime beauty. Good reasons why Tilemaster tile on the wall will help you make easier sales.



Western Office and Warehouse: 3708 S. Main St., Los Angeles, Calif.

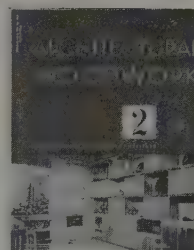
Write for name of your nearest distributor

TECHNICAL PUBLICATIONS

DOCUMENTARY MOVIES. *Seeing Is Believing.* US Plywood Corp., Dept. HH, 55 W. 44th St., New York 36, N.Y.

Home improvement with plywood is the subject of this 22 minute color film, available to lumber dealers, associations and clubs.

HEATING. *Multipurpose Pumps.* Taco Heaters, Inc., Dept. HH, 137 South St., Providence 3, R.I. 16 pp. 8½" x 11"



WOODWORK. *Architectural Woodwork, Brochure No. 2.* Architectural Woodwork Institute, Dept. HH, 332 S. Michigan Ave., Chicago 4, Ill. 8 pp. 8½" x 11"

Eight pages of photographs, details and specification notes on architect-designed cabinetwork, with comments by the architects. Tables of standard thicknesses and widths, as well as cutting lengths of various cabinet woods. Second brochure of a series.

APPLIANCES. *Appliances and Equipment for Home Planning.* Westinghouse Electric Corp., Dept. HH, Electric Appliance Div., Mansfield, Ohio. 8½" x 11". Free when requested on architect's letterhead

An architect's guide for home planning of electrical living. The file is divided into three sections: electrical living—air conditioning; kitchen planning and equipment; and laundry planning and equipment. Specifications, dimensions, features and data.

HEATING. *Ceiling Air Diffusers.* W. B. Connor Engineering Corp., Dept. HH, Danbury, Conn. 16 pp. 8½" x 11"

Design and performance data on the Knodraft line of overhead warm-air diffusers, for residential use. Installation details, photographs and cutaway drawings of typical houses.

DOCUMENTARY MOVIES. *Motion Pictures.* US Steel Corp., Dept. HH, 525 William Penn Place, Pittsburgh 30, Pa. 16 pp. 4" x 9"

A listing of films available free to recognized groups. Ranging from 20 to 35 minutes in length, portray various operations in the manufacture and use of steel. Distribution is made from six regional centers: Fairfield, Ala., Chicago, Cleveland, New York, Pittsburgh and San Francisco.

continued on p. 230

BRIXMENT

Better Mortar for Blocks



STAYS WORKABLE LONGER

To get a good bond between concrete blocks, the bricklayer must shift and adjust each block to its final position, before the mortar has stiffened.

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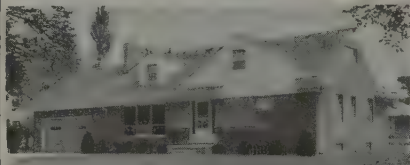


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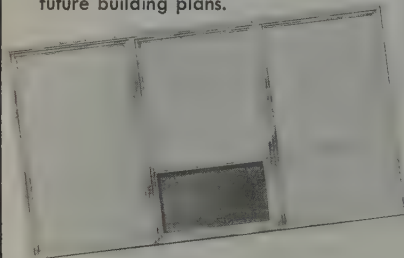
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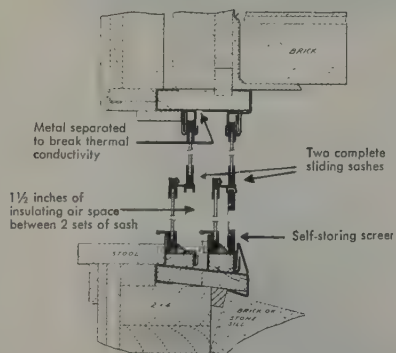


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TECHNICAL PUBLICATIONS

continued from p. 226



FLOORING. *Armstrong's Floors and Walls*, AIA File No. 23C. Armstrong Cork Co., Dept. HH, Lancaster, Pa. 44 pp. 8 1/2" x 11"

All of the multitudinous Armstrong flooring products are illustrated and described in this full-color booklet. Properties of the various materials are explained, gauges and specifications are listed, and the color plates would do justice to a rainbow.

DRY WALL. *Big "4" Dry Wall Trim*, Inc., Dept. HH, 2408 N. Farwell Ave., Milwaukee 11, Wis. 4 pp. 8 1/2" x 11"

Catalogue sheets on metal edge and corner guards for wallboard joints.

WINDOWS. *Aluminum Awning Windows*. Denison Corp., Dept. HH, 1890 N. E. 146th St., N. Miami, Fla. 8 pp. 8 1/2" x 11"

Sections, details and specifications for the Denison windows, with illustrations of residential applications.

AIR CONDITIONING. *What You Should Know about Room Air Conditioners*. Dearborn Stove Co., Dept. HH, 1700 W. Commerce St., Dallas 2, Tex. 24 pp. 5 1/2" x 8 1/2"

This little booklet is fat with basic information about room coolers, their uses and abuses. Half the book is devoted to general information and half to the specific features of the Dearborn unit.

WINDOWS. *Peterson Horizontal Sliding Aluminum Windows*. Peterson Window Corp., Dept. HH, 1377 E. 8 Mile Rd., Ferndale 20, Mich. 8 pp. 8 1/2" x 11"

Technical catalogue of the new Peterson windows, with a chart showing the more than 50 standard sizes, stacking and transom arrangements. Details, specifications and installation photographs.

FENCES. *Canton's Book of Fences*. Canton Redwood Yard, Inc., Dept. HH, 221 W. 78th St., Minneapolis, Minn. 4 pp. 8 1/2" x 11"

Drawings, dimensions and materials lists for 26 different fences in both traditional and contemporary styles. For the builder or lumber dealer, as well as the consumer.

continued on p. 234

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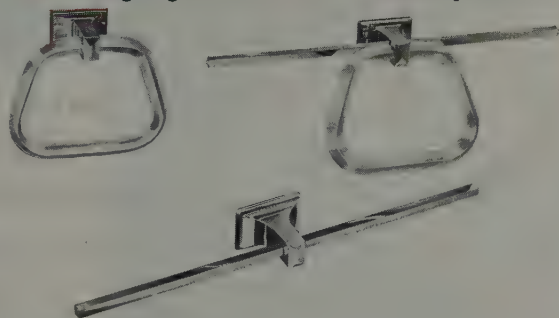


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TECHNICAL PUBLICATIONS

continued from p. 230

ELEVATORS. Sedgwick Electro-Lift. Sedgwick Machine Works, Dept. HH, 150 W. 15th St., New York 11, N.Y. 4 pp. 8½" x 11"

Residence elevator specifications, space requirements and installation suggestions.

LIGHTING. 15 Home Lighting Ideas. Illuminating Engineering Society, Dept. HH, 1860 Broadway, New York 23, N. Y. 15 individual sheets in a 8½" x 11" folder. Price: \$1 per copy

Practical case stories of solutions to specific lighting problems, using the latest lighting techniques. Each sheet is complete with construction and installation details. Photographs, line drawings and sketches, and full illumination data.

HARDWARE. Grant Sliding Hardware. Grant Pulley & Hardware Corp., Dept. HH, 31-85 Whitestone Parkway, Flushing, N. Y. 8 pp. 8½" x 11"



LIGHTING. The Gratelite Story. Edwin F. Guth Co., Dept. HH, 2615 Washington Ave., St. Louis 3, Mo. 8 pp. 8½" x 11½"

Construction and performance details on Guth's plastic grid light diffuser, with illustrations of its use as an egg-crate ceiling.

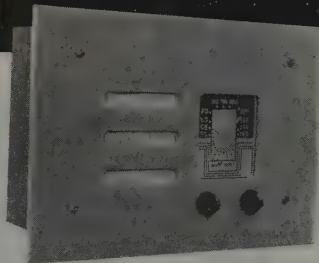
WOOD. 101 Tips On Better Living With Wood. Protection Mfg. Co., Dept. HH, 2305 Superior Ave., Kalamazoo, Mich. 16 pp. 5" x 8"

How to protect wood against warping, swelling, shrinking, decay, rot, termites, blistering and peeling through use of preservatives.

MARBLE. Marble For The Home. Marble Institute of America, Inc., Dept. HH, 108 Forster Ave., Mt. Vernon, N. Y. 16 pp. 8½" x 11"

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Prefabrication Editor, **HOUSE+HOME**,
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October 1954

house + home

For complete contents, see p. 97

The Housing Act of 1954

proposes a direct attack on the decay of homes and neighborhoods, eases FHA pressure for homes too cheap to be good (p. 100)

A new kind of modernization

rehabilitates whole Boston neighborhoods, makes handsome profits, could become general under the new Housing Act (p. 110)

The lumber dealers

are tackling the modernization market, could go much further with better financing (p. 126)

Modernization money

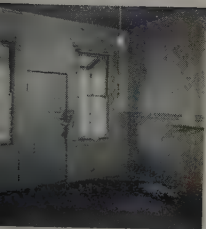
must be found. For this enormous problem no solution has been approved (p. 150)

Trade-ins

could work under the new legislation, enabling millions of families to buy better new homes (p. 132)

Architect remodelings

supply stimulating ideas for modernizers (p. 140 and below)



MODERNIZATION ISSUE





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HOUSE & HOME forecast: 1.2 million homes in '55

Offsetting the decline in family formation, rising middle-class incomes, better design and easier credit should boost housing starts above this year's level

By Economist-Consultant Miles L. Colean

During 1954 homebuilders will start around 1,130,000 new family dwelling units. This will make 1954 the sixth year in a row with more than 1 million housing starts and probably the second largest housebuilding year on record, nosing out 1952's, 1,127,000 new units for a total second only to 1950's all-time high of 1,396,000. With this performance to look back on, what can we dare look forward to? Can such production be sustained—for the next five years, or for even one more year?

The probabilities are that it can and will. In 1955 the amount of new housing started will be at least as large and in all likelihood larger than in 1954—probably reaching a total of 1,200,000 new family dwelling units. In 1955 the dollar volume of expenditures on new dwelling units is certain to be greater than in 1954—probably close to \$12 billion. Finally, in 1955 the quality of new housing will be better than in 1954, as changing conditions in the market and new mortgage provisions (see below) cause the industry to emphasize better design and construction.

In 1954, the forces of shifting income, technological change and easy credit were strong enough to make housing move ahead in the face of a general decline in other areas of the economy, and despite a fall in new family formation. In 1955, the income picture will be better, the style appeal of the new house will be heightened and credit will be easier than in 1954. On top of this, business conditions will be better and buyers will feel more confident of the future. The bearish effect of a low level of family formation will remain but this was overcome by other forces in 1954. It should again be overcome in the more favorable atmosphere of the year ahead.

Forecasters confounded. The apparently bottomless housing demand year after year has confounded most forecasters, who, basing their predictions mainly on the dipping rate of marriages and family formation, have been unable to explain the building industry's bullish performance. The number of marriages has dropped from almost 2.3 million in 1946 to about 1.5 million this year. Household formation has declined from the high average annual increase of around 1.5 million from 1948-50 to probably less than 900,000 in 1954. The number of married couples without their own homes has been cut probably close to rock bottom. For five years now we have been building houses in numbers exceeding the absolute requirements for new households. And during 1954 we have had an increase in housebuilding in face of a general soggianness in the economy.

More than meets the eye. There are many reasons for homebuilding's prediction-defying performance. First, the basic influence of growth cannot be estimated simply on the score of household and family statistics. The year-to-year figures themselves are none too reliable; but at best they cannot reveal

all the underlying relationships between people and houses. Household statistics do not show the effects of great migratory movements both within metropolitan areas and between the regions of the country, nor do they show what an accumulation of two, three or four children can do to a family's housing requirements. Migration and enlargement of households can be potent props to housing demand, and they obviously have been.

Migration and enlargement of households will continue to be important sources of demand next year and no doubt for several more years. The suburban drift is certain to continue. The industrialization of the South and the West is bound to have the same effect on the housing market in those regions as the formation of new families.

Upgrading. Potent as these factors are, they might not be enough to maintain an annual rate of better than 1 million new dwellings over the next several years, while the low birth rate of the depression is reflected in a low rate of family formation.

But there are other more powerful influences. In combination, they promise to support a high volume of building through the trough years of family growth.

1. Most important is the continuing revolution in the amount and distribution of personal income, in terms of real buying power (see graph). Not only has the average family income been increasing over a long period at the rate of 2 to 2½% per year compounded (a difference of about \$1,000 per family in the 1950 decade), but also the incomes of families in the lower ranges of income have been increasing much more rapidly than those of families in the upper ranges.

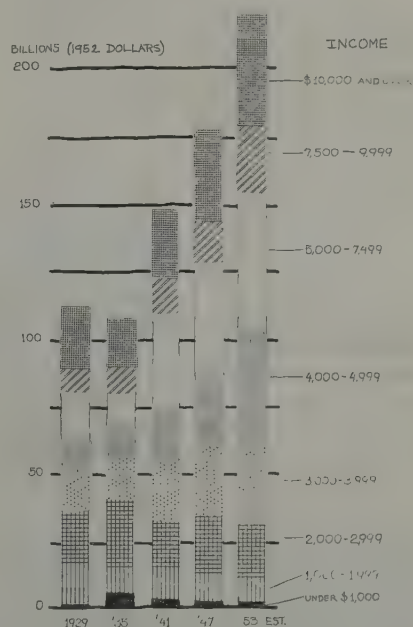
For example, the purchasing power (income on a constant price basis after allowance for federal income taxes) of the average

family in the lowest fifth of the range increased 42% between 1941 and 1950, while that of the average family in the highest fifth increased by only 8%.* This shift may slacken in the years ahead, but the general trend may confidently be expected to continue.

Especially significant for the housing market is the fact that the number of families with incomes of less than \$3,000 a year is declining, while a striking increase is taking place in the number of families with incomes of more than \$4,000—the point at which the demand for new housing really becomes active.

What we have, therefore, is an increase in the number of families who can satisfy their desires for better living that is all out of proportion to the increase in the total number of families. Many of these families have come into, or have moved up within, the area of effective demand fairly suddenly, and consequently have their desires whetted by the newness of the opportunity to satisfy them. This has a powerful effect on the demand for housing. Moreover, because of the war-bred

* From Selma Goldsmith et al., "Size Distribution of Income Since the Mid-Thirties." The Review of Economics and Statistics, Feb. '54.



CONSUMERS' CASH INCOME, after taxes, in 1952 dollars, is shown here in charts by Fortune magazine. Says Fortune: "[They] tell what is probably the most sensational story of modern time—one never told fully before. They show how rapidly rising income, plus a rearrangement of income, is producing a new pervasive middle market—what might be called a kind of all-American market." Note how the \$4,000 to \$7,500 income group has increased and accounts for 42% of total annual income.

housing shortage, thousands of families have been forced to use lower quality housing—much of it in converted and partially converted structures—than their new position makes them feel entitled to. (This situation probably accounts for the fact that homebuilding in excess of household formation has not yet produced notable vacancies; many converted units revert to original use or otherwise disappear from the housing supply.)

2. The increasing appeal of the houses that are being built is whetting demand. As the homebuilding industry has matured, it has begun to recognize what most industries learned long ago—that changes in design and improvement in quality can stimulate sales. The house has undergone a major revolution in design. Less than 20 years ago, practically all operative builders stuck to conventional designs—dull ones at that. Two stories and basement were common. Today the informal, nonconventional, one-story, fully equipped house predominates. It obviously carries a great sales lure. Thus we have a great incentive to buy added to the ability to buy.

3. In 1955, home mortgage credit promises to be more amply and widely available than in 1954 which itself will be an all-time high year for mortgage loans.*

Institutional growth in 1955 should at least keep pace with that of 1954, the fund from amortization and pay-offs will be greater, while some of the competing demand for long-term loans—particularly for plant expansion—will be lessened, leaving a larger proportion to flow into residential mortgages. Finally, at least until general business recovery is assuredly under way, no shifts are to be expected in Treasury and Federal Reserve policies that would produce a serious drain on long-term investment funds.

The larger pool of mortgage funds in 1955 will be more widely distributed than was the case in 1954, mainly because of recent changes in the housing legislation. Primary among these is the change in the FHA schedule of loan-to-value ratios (HOUSE & HOME, Aug. '54, News). The impact of this is greatest in the very range of the market where buyers are most eager, that is, houses priced at from \$10,000 to \$20,000.

Another feature that should broaden the distribution of the credit supply is the new voluntary credit extension program under which the private lending institutions, acting through national and regional committees, will try to enlarge the flow of funds into small communities and remote areas and increase the borrowing opportunities for members of racial minorities. If successful, this program could encourage building in places hardly yet touched.

* At least \$7 billion new money will be poured into the mortgage channel this year by savings associations, life insurance companies and banks, about \$1 billion of added mortgage investment from other sources, and \$12 billion coming back into the lending stream from the now continuous process of debt repayment.

SIDELIGHTS

Sell public housing?

Now that Congress had more or less turned off the flow of new public housing construction, the National Association of Real Estate Boards, long one of public housing's chief foes, turned its attention to trying by 1960 to rid the nation of what public housing had already been built (about 400,000 units). In NAREB's weekly news letter, *Headlines*, President Ronald J. Chinnock urged state realtor associations to back state and local laws to require any municipality to hold a referendum vote on liquidation of public housing "upon petition signed by 10% of the taxpayers." Instead of government ownership, Chinnock would have occupants or private investors buy and operate the properties. By such referenda, Chinnock said, the "vicious grip of the housing authority in Washington on our cities can now be broken." In passing, the NAREB leader also ticked off some of the strongest invective aimed at public housing recently. He wrote: "Public housing is bad because it is . . . a special privilege and a political racket, . . . a new kind of 'ghetto' which herds problem families together and accentuates their difficulties, an unfair tax burden on those who save and struggle to provide their own homes. . . . No nation or community ever solved a housing problem by making family shelter a public utility."

The automatic realtor

Automation is creeping up on the realty business. Town & Country, Boston real estate firm, has a new electronic machine into which it feeds data on the price, number of bedrooms, baths, etc., on houses listed and wanted by customers. The machine matches houses and prospects and arranges the day's work for salesmen. It was developed for the firm by Underwood Corp.

Electricians warned on costs

High labor costs for electrical work are driving work away from electrical contractors, Donald B. Clayton Sr., president of the National Electrical Contractors Assn., warned 3,500 delegates of the AFL International Brotherhood of Electrical Workers at their convention in Chicago last month. Fringe benefits, extra pay for travel and hazardous work, restrictions on training and on use of labor-saving tools and other employment conditions increase per-unit work costs as much as 50%, making IBEW labor too expensive for home owners and small businesses, Clayton insisted. "[They] cannot afford to pay for one hour's work more than they earn in two or three hours," said Clayton. "They resent it, especially the fringes, and as a result will go out of their way to find someone else to do their work." He also blamed high construction labor costs for growth of the widespread do-it-yourself cult.

Railroads v. prefabs

Acting on a complaint by National Homes, the Interstate Commerce Commission has approved a commodity rate for prefabricated houses just under one third lower than the general merchandise commodity rate prefabricators have had to pay on rail shipments in years past. The cut has been partly nullified since ICC has given a protesting group of southern railroads time to submit more arguments. Some railroads already are letting National Homes take advantage of the new rate, under which National Pres. James Price says he can ship a house 1,200 mi. by rail for what it costs him to ship it 380 mi. by truck.

National contends it is entitled to rates only slightly higher than the going rates on lumber because 60% of the weight of its product consists of millwork and lumber.

Segregation in housing

The National Urban League, 44-year-old volunteer service agency aimed at promoting equal economic opportunity and better racial understanding, appears unhappy with the Eisenhower administration's educational approach to minority housing problems. Delegates to the League's annual conference in Pittsburgh listened somewhat coldly last month as HHFA Administrator Albert M. Cole warned that stringent federal regulations to compel open occupancy in FHA and VA-aided homes "would just make everything much tougher and increase the abrasive factors that slow down the real—the permanent—progress." Cole announced that HHFA, with President Eisenhower's approval, will form an advisory committee on minority housing. It will work with the national voluntary credit expansion committee, set up by the new housing law, to expand credit for minority borrowers.

A little later, delegates gave a standing ovation to Attorney Loren Miller of Los Angeles, a member of the NAACP legal committee, who declared education was not enough. Said Miller: "Builders should be required to covenant with FHA that they will not discriminate in sales or rentals of units built with FHA aid. . . . Public housing officials should be urged to revise regulations to forbid segregation in public housing." In a resolution, League directors declared: "If the ghetto pattern of segregated housing can be enforced, school integration may [fail]."

URBAN LEAGUE President Robert Dowling (l) with Exec. Director Lester Granger and HHFA's Albert M. Cole, at Pittsburgh conference.

George Flegal



FHA investigation veers toward the courts

► **Justice Dept., with new blast at Clyde Powell, says grand juries will hear evidence of 'criminal conduct' in agency**

► **Sec. 608 promoter wins an injunction against FHA in its test case to try to recover windfall profits**

Just as the housing industry could hope that the tumult and the shouting of the FHA investigation were about to die down (Sen. Homer Capehart's banking committee, about to wind up its cross-country circuit of hearings, was thinking of a junket to Japan), Attorney General Herbert Brownell raised a new and louder outcry.

Jumping off from Investigator William McKenna's parting report on HHFA's inquiry into FHA, Brownell ordered a special grand jury investigation in Washington into charges of "bribery and other criminal conduct" in FHA programs. He instructed US Attorney Leo A. Rover specifically to prevent evidence about Clyde L. Powell, ousted asst. FHA commissioner who was in charge of the profit-laden 608 rental program from start to finish. He announced the Justice Dept. was also asking US attorneys across the nation to present to grand juries "full testimony concerning criminal conduct uncovered by the administration's investigation in their districts." Most of it, it was clear, would involve Title I repair loans, where already dozens of swindlers had been convicted.

Lawyer McKenna, in his windup report (see below), had characterized corruption in FHA—still alleged, but not proved on the national level—as "largely the story of the reign of Clyde L. Powell." Brownell, perhaps mindful of next month's crucial election, added: "It shows how the huge federal agency upon which a nation depended for stimulating homebuilding and housing construction became riddled with corruption under the prior administration." The news release from Justice continued: "The attorney general said also that the program directed by Powell had resulted in exploitation of both the government and the tenants in the projects in the form of financial 'windfalls without precedent' to the promoters."

'Czar with a record.' McKenna's 39-page report pictured Powell as "a man with a criminal record [jewel-theft arrest and other items] conveniently lost in FHA's files" who "became the czar of the nation's postwar housing program." It accused Powell, whose gambling career triggered the whole investigation, of taking more than \$100,000 between 1946 and 1950 from 608 promoters. (Powell replied promptly: "I deny that Mr. McKenna or anybody else has evidence that any builder or promoter ever paid me any money during my tenure with FHA in connection with official business.")

The corona-fringed deputy HHFA administrator, whose five-month investigation of FHA required a staff that reached a peak of 126, named no other such specific cases. He absolved other high FHA officials, since resigned, of "criminal activity." But he said "hundreds" of cases of officials receiving anything from a small "gratuity" to a money bribe had been developed. He put total windfalls in the 1,547 projects investigated at well over \$100 million.

Mechanics of inflation. All this was probably no more than the housing industry expected McKenna to say. What was news was McKenna's criticism that FHA inflated the price of houses by overappraising in its regular Sec. 203 program—a system that helped boost builder's profits. He wrote: "It appears that in recent years the long-term economic considerations [supposed yardstick of appraisal valuation in 203] have become less important and, in the interest of getting the business, FHA has concentrated upon seeing that its appraisals on single

family new construction kept up with the market. What has been overlooked is the fact that FHA appraisals not only reflect the current price levels of houses, they also play a large part in establishing [them]. In some cases, . . . it is obvious that such appraisals may have been the results of bribery. . . ."

McKenna blamed some of the overappraising on an FHA policy, recently canceled by Commissioner Norman Mason, of basing the salary of local directors and their top aides on the volume of business they could maintain. But McKenna also observed: "Sec. 203 alone would justify the existence of FHA."

Can windfalls be recaptured? Meanwhile, FHA, on orders from HHFA, undertook to try to make a promoter disgorge a mortgaging-out profit from a 608 apartment. The method: a little-used legal tool. To be able to take over reins of a mismanaged project, and more importantly to be able to threaten to, without resorting to foreclosure, FHA has always required project owners to assign it all the preferred stock in the project (usually a nominal 100 shares). FHA old-timers can recall only two cases where the method had been used, both under the old Sec. 207 rental program before 608 was hatched.

For its windfall test case, HHFA picked Sidney Sarnar and his Linwood Park apartment cluster at Ft. Lee, N.J. Sarnar had ducked behind the Fifth Amendment when the Senate banking committee questioned him about distributing \$2,426,821 in windfall

Photos: (top) T. W. Sloan for The Times-Picayune; (bottom) AP



THREE-DAY STAND of Senate road-show committee was held in Cotillion Room of New Orleans' Jung Hotel amid a tangle of floodlights and radio microphones. William Simon (holding paper), chief counsel, and Sen. Wallace Bennett (to his right) stand in for Sen. Homer Capehart, query Builder Paul Kapelow (right) about profits in 11 apartment projects.



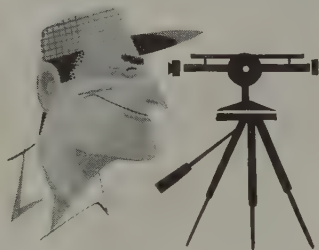
THOMAS GRACE, former FHA chief in New York, testified at hearing that FHA superiors were aware of his inactive partnership in family law firm that did much FHA business.



SIDNEY SARNAR (shown l) with Attorney George Marcus sponsored Linwood Park 608 which government claims was mortgaged through FHA for \$8,-875,000 but cost only \$6,662,500.

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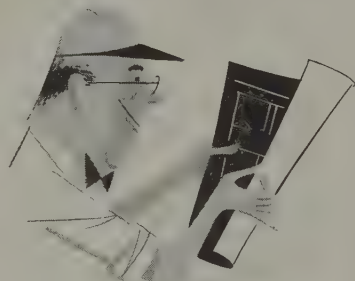
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profits to Linwood stockholders. Now, accusing Sarner of violating his FHA charter, the agency demanded he call a meeting of preferred stockholders (i.e. FHA) to remove the Linwood directors, elect a new slate which obviously would then sue to recover the \$2 million. Although FHA's explanatory announcement raised the point that 608 corporations violate their charters when they pay unearned dividends through such a device as tapping windfall profits, Sarner was not charged specifically with doing this. He was accused of violating Linwood's charter by: 1) engaging in businesses other than building and operating its projects, 2) redeeming common stock without FHA approval, 3) not answering FHA's controversial June questionnaire on 608 profits, and 4) compelling tenants to rent garages and pay TV-antenna charges without FHA approval.

Sarner refused to call the meeting. So FHA did. Sarner countered with a court injunction. The case seemed headed for a long legal wrangle, but FHA indicated it had plans for 25 similar windfall suits. Sarner, meanwhile, irately told *HOUSE & HOME* that his commitment for Linwood Park *did* approve renting of garages for some apartments. He denounced Administrator Cole for not "giving us the courtesy of a direct conversa-

tion." He denounced FHA's Mason for not showing "respect for the rights a citizen possesses."

The road show. The Senate banking committee took to the road in late August and September, held hearings in New York, Los Angeles, New Orleans, Chicago, Indianapolis, then headed back to Manhattan. Most of the proceedings followed a pattern. Capehart, or a stand-in presiding senator, would start with a prediction to the press that indictments would—or should—result from the disclosures. Then would come a parade of reluctant windfall promoters, embarrassed home owners swindled under Title I home repair loan deals, and former FHA employees twisting under awkward questions about bribes and gifts. Some of the dirt spaded up:

▶ In New York City, Thomas Grace (photo, p. 39) admitted he was paid \$48,500 in fees by the Grace family law firm (he was a partner) while he was New York FHA director. He admitted the firm did most of its business representing clients before FHA. Committee Counsel William Simon asked: did Grace know it was unlawful for an FHA director to accept fees charged on FHA cases? Said Grace: "No, sir, I did not."

▶ In New Orleans, Col. Hugh Askew, former

FHA chief at Tulsa, Okla. (later asst. commissioner for operations in Washington and now mortgage department chief in NAHB), testified he collected \$550 from 22 FHA employees for Jackson Day dinner tickets in Nov. '51. Committee Counsel Simon said he understood the case had been sent to the Justice Dept. to investigate whether Askew had violated the Hatch Act.

The tide of publicity, editorials and comment was still running against homebuilders, who were becoming more and more disturbed at being judged by the alleged misdeeds of a few. Whether the current of opinion would shift was in doubt, but there were some evidences of enlightenment: the *Washington Post and Times Herald*, in a series of articles, defended the crash housebuilding program following World War II, pointing out that both Republican and Democratic Congressmen had been adequately warned of excesses made possible in the housing laws for which they voted. NAHB blasted back at housing's critics through a statement by President R. G. Hughes. Thomas P. Coogan, former president, urged homebuilders to "rise up and protest." Cracked he, in a mortgage market memo: Treasury 3½ bonds had risen to 112; "will the Senate call this a windfall for investors?"

Flood of applications, fed by appraisal-to-buyer rule, swamps FHA

Squeezed between stingy Congressional appropriations and an expanding volume of business, FHA's backlog of applications over most of the country ballooned to such record size that the agency was considering a step against its tradition: farming out work to private appraisers.

Last month, mortgage insurance requests were piled up anywhere from two to ten weeks before understaffed field offices could process them. Before a midsummer spurt in FHA applications, processing time had been running about two weeks. But applications soared from 47,585 in July to 53,197 units in August (32,100 for new houses, 21,700 for old ones). By comparison, in August a year ago the total was only 36,475. Congress had been warned that building would be brisker during this fiscal year because of ample mortgage credit and the stimulus of the new Housing Act. But the legislators sliced FHA's field office budget drastically, voting only \$26,250,000—a bare \$150,000 over the 1953-54 fiscal year appropriation for a much smaller program.

Price-fixing role? Meanwhile, the backlog of applications was helping make FHA a target for outcries from the industry. The trouble stemmed from the Housing Act's requirement that every buyer be given the FHA appraisal on his house before he closes the purchase. FHA ruled that in cases where a buyer signs a purchase contract before

FHA appraises the property, he can back out for any reason whatever after he gets FHA's valuation. The Portland, Ore. Real Estate Board protested that this rule would upset use of earnest-money contracts. Moreover, cried the realtors, it put FHA in a price-fixing role on real estate. Similar protests came from San Francisco, Kansas City and elsewhere. Said Robert H. Pease of Detroit Mortgage & Realty Co.: "I do not believe [price control] was the purpose, but it may tend to that. I think the regulation will lead many people to ignore FHA. On new housing people do not care about the difference between the appraisal and the sales price because the margin has usually been very small, often just a few hundreds. This regulation becomes important in the sale of a used house because time is always important. People sell either because they have bought another house or because they are moving. . . . If I were a lawyer I would not allow my client to sign an FHA contract. It is really not a contract because the prospective buyer can get out of it so easily. If he finds another home that is more attractive he can always use the appraisal certificate as an excuse."

Said a mortgage man in Philadelphia: "We are losing business every day because sellers of used real estate won't tie up their properties 30 to 60 days while FHA issues a certificate of appraisal. Savings and loan associations are certainly getting a nice boost

from this. I don't think the mortgage industry will let this go. . . ."

Just red tape. While irritation predominated, some housing men took the appraisal rule calmly. Said a Washington broker: "It involves a little more red tape and I think we'll learn to live with it just like we've learned to live with VA and all the delays in getting CRVs."

FHA hoped wistfully that realtors and builders would not deluge it with demands for conditional commitments on every piece of existing property which might be sold under FHA—the only visible way to have the FHA appraisal on hand when a buyer shows up. NAHB reported that it had suggested "several alternate courses of action to speed processing" but said FHA so far had not accepted them.

In shifting the Sec. 8 program for low-priced houses to Sec. 203 (i), FHA almost left the project builder out in the cold. Reason: the program, which now permits a 95% mortgage up to \$7,000 valuation (85% to builders), was primarily intended to help remote areas. In drafting the original regulations, FHA figured project builders would not operate in such spots, which it saw as far-out suburbs, usually on the wrong side of town. After NAHB protested, FHA backed down somewhat. Now, project builders are not ruled out if their operations are not on a scale to make an "urban area" of the site.

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FHA will give higher valuations for quality construction, better design, new chief says

FHA will change its policy to put new emphasis, in appraisals, on quality home construction and better design. FHA underwriters will be told to stop penalizing on indoor-outdoor living and other features of contemporary architecture.

Commissioner Norman P. Mason emphasized these new directions for the 20-year-old agency last month in talks at Chicago, Cleveland and New York sessions of the second annual marketing conference for building material and equipment manufacturers sponsored by HOUSE & HOME and its sister magazine, LIFE. He said:

"In the Housing Act of 1954 . . . there is a mandate to FHA to return to fundamentals and raise housing standards. . . . [By this] we will be helping the home owner to obtain a more livable house that in the long run will cost him less money. . . . With industry help, revision of FHA's minimum property requirements [to this end] is now getting underway. One objective is to give recognition in the amounts of FHA mortgages to *quality* construction and the use of *quality* products, the effect of which will be reflected through the life of the mortgage in lower maintenance costs to the consumer. Another objective is to encourage improvements in the design of dwellings on which there are FHA-insured mortgages. . . .

"FHA, in the interests of the home buyer, is going to take a good look at these other [maintenance] costs. . . . It can and should modify its standards to give greater recognition to quality construction and improved design. No longer need FHA frown upon outdoor-indoor living as it is afforded by functional contemporary homes. This does not mean, I hasten to add, that every contemporary fetish is sound nor that FHA should go overboard to approve every innovation. It does mean, however, that the home buyer will have the opportunity to choose between contemporary and traditional design.

"We all recognize that it is more economical to insulate a house adequately while it is under construction than to attempt to insulate it after it is completed. We recognize, too, that a well-insulated home will cost less to heat in the winter and to cool in the summer. Certainly FHA must recognize these facts in

its appraisals. . . . There are ramifications. . . . How far should FHA go in approving zone control, with thermostats set at different levels in different rooms, to conserve fuel?"

More in '55. Mason and a panel of leaders from most segments of the homebuilding industry agreed that 1955 will see more homes go up than this year, that they will be bigger and better homes, with more and more modern design. The only question was: how much bigger a year? The commissioner predicted "record activity" both in new houses and rehabilitation of old ones. Other views:

▶ NAHB President R. G. (Dick) Hughes forecast 1955 starts would reach 1.5 million units. Former President E. M. (Manny) Spiegel predicted they would pass this year's by 10%.

▶ Henry G. Waltemade, chairman of NAREB's Realtor's Washington Committee, estimated starts would range from 1.3 to 1.35 million, "provided builders use realtors in their merchandising programs."

▶ Construction Economist Miles Colean, a comparative conservative, estimated starts would reach at least 1.2 million (see p. 37).

▶ James A. Price, head of National Homes Corp. and former president of the Prefabricated Home Manufacturers' Institute, asserted prefabricated houses would total 75,000 to 85,000 next year. He claimed National would produce 50,000 of them. His company is now shipping 2,500 units a month, he reported.

Larger houses. The panel of experts saw a trend to bigger houses, above \$12,000, and a simultaneous increase in low-cost units, un-

der \$7,000. Colean expected an upturn in \$12,000-to-\$18,000 houses; not necessarily because of easier FHA terms, but because of the constantly swelling number of families entering the "effective market" with incomes exceeding \$4,000 and \$5,000 a year. On the underside of the market, Hughes reported that in August FHA offices in Texas alone received applications for 9,000 units of low-cost Sec. 203(i) housing (formerly Title I, Sec. 8), which can now be sold for only 5% cash with mortgages up to \$6,650 (formerly \$5,700).

Team operation. As homebuilding has become industrialized, said Hughes and Spiegel, the builder has ceased to be a lone operator, but now can only function efficiently as one member of a seven-man team consisting of the site planner, the architect, the materials supplier, the builder, the realtor, the lender, FHA and VA (the government).

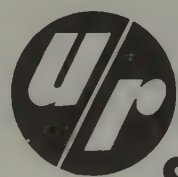
Hughes observed that builders will need the realtor more than ever in the future: "He's your direct contact with the buyer, he should be consulted from the planning stage." In concurrence, Waltemade noted that companies that consider their sales problems from the start usually ring up the best sales records. NAREB President Ronald J. Chinnock promised that NAREB would "develop new techniques" to help homebuilders merchandise both their new houses and older dwellings taken in trade-in deals. Chinnock observed that "relatively, people are still paying less for shelter than they did before World War II, and as long as that condition exists there is a wonderful opportunity" challenging all segments of homebuilding.

Design for drinking. All conference participants agreed contemporary design was on a sharp upswing. Architect John Highland of Buffalo, a member of the AIA committee on the homebuilding industry, declared the great public demand is for "space," or at least a "feeling of spaciousness." People want patios, he observed, and considering that patios cost only about 40¢ a sq. ft., compared with \$10 to \$12 a sq. ft. for enclosed construction, "it's foolish not to bring some of the patio into the house." Said Highland: "Any new house without a 'family' room as well as a living room is obsolete already." One reason: it is not only necessary to have an extra room

Photos: Walter Daron



FHA CHIEF MASON AT NEW YORK SESSION



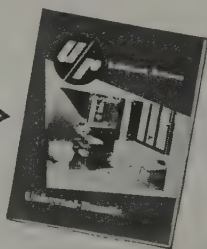
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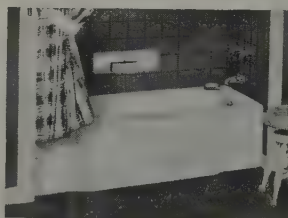
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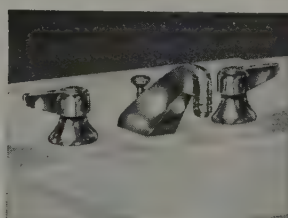
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"for TV," but also to escape "from TV." Houses must be designed for "lazy management and lazy maintenance," he said, including such items as a vinyl kitchen floor so the housewife need not worry about things children spill, and a "Martinproof" living or family room, "where you can have a party and enjoy it yourself," without worrying about the things adults spill. Best location for the

family room: next to the kitchen (because that is where most parties gravitate).

Chicago's saleswise Philip Klutznick said the public demand for more space centered first on an extra bath, second on a separate dining room and third on a garage for "that most prized possession, the family car." Considering costs, he said, "it seems senseless not to build a garage while building the house."

Competition, profit margins are driving small builder out of business, says BLS official

The biggest big homebuilders are not likely to get very much bigger. The small-volume pre-emptive builder (one and two houses a year) is being driven out of business by growing competition and narrowing profit margins. Conditions are most favorable for the "moderate-sized" (25 to 99 homes a year) builder, "producing a house of convenient modern design for the increasing numbers of middle-income families."



Walter Daran
RILEY

Those are the opinions of the nation's No. 1 housing statistician, H. E. Riley, chief of the Bureau of Labor Statistics' construction statistics division. He aired them last month (noting carefully that they were his own, and "not necessarily" the government's) at the Cleveland marketing conference sponsored by HOUSE & HOME and its sister magazine, LIFE.

Riley was commenting on what has happened in the five years since 1949, when BLS made its celebrated \$125,000-plus survey of the structure of the homebuilding industry—the only study of its kind ever. The 1949 survey found that 69% of the people who built private nonfarm housing were owner-builders and 28% (or 110,000) were commercial builders. Of the 110,000 commercial builders, 46,500 started only one unit and 61% of them claimed that as their only business. On the other hand, the one-house operatives accounted for only 6% of the housing commercially built. And builders who began five or more homes accounted for 75% of the commercially built homes. Now, thought Riley, things have changed.

"Owner-building has probably declined, despite the growing popularity of do-it-yourself, because the homebuilding industry is better organized to give the home seeker what he wants and favorable financing is generally not available to the individual who attempts to do his own building. Increasing competition and profit margins have probably driven many of the small operative builders out of the market. Many of them were operating on a shoestring, unable to start house No. 2 until they had sold house No. 1. Without a quick turnover they cannot stay in business.

"On the other hand, the medium- and large-scale operative builders who remained in the industry, and the well-founded firms of moderate to large size who may have entered since 1950, are likely to be well established. The number and scale of operations of the few very large residential builders is not likely to increase much, in my estimation, within the near future at least, unless we have something like a major industrial centralization program. Conditions favor the moderate-sized operative builder. . . ." Riley also noted:

► Preliminary results of a BLS survey early this year indicated the median sales price of new houses (and probably the average price, too) was on the rise. It now hovers between \$13,000 and \$14,000, compared to a range of \$9,000 to \$10,000 when BLS made its last survey in big metropolitan areas in 1951.

► Veterans have higher incomes, on average, than nonvets in the same age group. In the 25-to-34-year-old bracket, median income for 1952 was \$3,600 for veterans, only \$3,100 for nonveterans.

Military gets \$75 million to build its own housing

Despite opposition of the year-old association of Wherry Act housing sponsors, Congress voted the armed forces \$75 million for direct construction of military housing, the first such funds since prewar. That was \$100 million less than the Pentagon wanted for some 11,967 units. Defense Dept. construction men thought they would be lucky to build 5,000 with the available funds. Before the military can build its own housing, it must 1) certify that adequate housing at reasonable rates is not available in the locality involved, 2) exhaust the possibility of building Wherry housing, which is limited to permanent bases, and 3) decide needed homes cannot be provided through the new Sec. 222 of the 1954 Housing Act authorizing 95% FHA mortgages for men in service.

The Defense Dept. was planning to hire some 25 or 30 architect-engineer firms for design work. Already, Asst. Secretary Franklin G. Floete had engaged the Washington firm of Keyes, Smith, Satterlee & Lethbridge Associates to consult on space standards and other criteria.

NAHB director is elected head of American Legion

At its annual convention last month in Washington, the American Legion picked Builder-Realtor Seaborn P. Collins, 41, as its new national commander. Tall (6'-4"), graying and bespectacled, Texas-born Collins went into building after the war when he piloted transport planes over the India-China hump. He has built some 500 homes in Las Cruces, Alamogordo and Gallup, N. M., is a director of NAHB and president of Southwest Builders Inc. and Southwestern Lumber & Builders Supply Co., and former chairman of the Las Cruces planning board. In 1948-49, he was on the Legion's national housing committee.



Seaborn P.
COLLINS

On housing issues, the Legion stood pretty much pat. It maintained its position as the No. 1 political roadblock to the flexible FHA and VA interest rates the Eisenhower administration wants. It was pressure from veterans' lobbyists that persuaded Congress to strike out of the 1954 housing bill a provision giving the President power to vary interest rates to meet differing economic conditions. Last month, the Legion put itself on record against "any future proposal for the adoption of a new formula for GI interest rates" and endorsed perpetuation of the present law, which gives VA power to change the rate only between 4 and 4½%.

As expected, the Legion also adopted a resolution opposing any transfer of GI home loan functions from VA to HHFA, despite the self-evident fact that such a move could well save considerable money.

On VA's direct mortgage lending program, however, the Legion took a milder stand in defense of special privilege for veterans. Noting that "the recent tremendous expansion in GI home loans by private lenders met the demand for credit by veterans in nearly all areas," it urged "no further additions to the revolving funds until early in 1955." Previously, the Legion has been inclined to demand expansion of direct home loans almost before VA could dish out the money it had. But VA is better heeled this year, having \$37½ million instead of only \$25 million to spread around each quarter. (Direct loans—supposedly made only where private VA mortgage money does not flow—are available in 2,369 (or 85%) of the nation's 3,100 counties. The Legion was also influenced by the new voluntary mortgage credit extension committee set up in the new Housing Act. It urged an end to direct lending—"an emergency expedient"—as soon as the credit committee has "demonstrated a satisfactory flow of funds from private sources for investment in GI loans throughout the country."

New idea for urban renewal: form a private corporation, boost rehabilitation standards

One of the tough problems in making the new concept of urban renewal work is how to rehabilitate decaying spots in cities to something more than the legal minimum standards of health and safety. Patch-up repairs to a legal minimum can (and often do) look nearly as repulsive as the menace they replaced.

Last month, homebuilders in Richmond, Va. were embarking on a venture which national NAHB and HHFA officials hoped might provide some solutions. They had formed a Home Builders Rehabilitation Corp. financed by stock subscriptions at \$10 a share (22 subscribers, \$1,810 in the till so far—"all we need for the moment"). The corporation holds a broad charter from the state to buy or sell property, borrow and lend money, do demolition, rehabilitation and new construction. But initially, said Executive Secretary Harry D. Rathbun of the Richmond Home Builders Assn., it plans to stick to a role of letting individual contractors do repairs, steering owners of run-down property to reliable fix-up firms, helping get repair loans through normal lending sources. (To keep the corporation in the black, it will charge a one-point or smaller service fee for arranging financing.)

Aim: marketability. How will the rehabilitation firm help get the declining neighborhoods really rehabilitated? When a city health or building department is set up as the sparkplug of a city-wide rehabilitation effort, the follow-up to make sure that housing violations are corrected properly is very time consuming, chiefly because it takes inspectors with a lot of technical know-how. Enforcement through the courts is slower still, and often fails as judges let violators off with token fines, as in New York City. Moreover, code enforcers can only insist on a minimum standard of decency. Under private leadership in Richmond, the men behind rehabilitation will shoot for a higher standard: the best the market will support.

One thing the rehabilitation corporation hopes the local market will support is a very low-priced replacement house for Negro shacks too dilapidated to be worth repairing. "We learned through the Urban League," says Rathbun, "that the need for new, very low-priced housing in minority neighborhoods is enormous." Last month, Builder Ernest E. Mayo, president of Rehabilitation Corp., was building such a house in a declining (but not yet slum) Negro neighborhood. The house was described by Rathbun as "devoid of frills, not designed for speculative selling in new neighborhoods." He added: "As property owners are faced with the choice of repairing or selling, the corporation stands ready to purchase dilapidated property at a fair price, demolish it—and

award to the builder members, selected alphabetically, the opportunity of erecting a replacement."

In a three-block area of the city's worst Negro slums, workmen were sawing, hammering and plastering on some 13 homes, including a nine-unit row house being rehabilitated for an absentee-owner by Builder Jim White. One dilapidated two-story, four-room hovel, into which eight persons had been jammed, had been completely rebuilt (see cuts) by White to serve as a model and community headquarters for the cleanup effort. It is known as Carver House. City health inspectors under Dr. Edward Holmes were backing the drive with house-by-house code enforcement inspections. Results so far among the 70 structures in the three blocks: 7 completed repair jobs, 11 with no violations, 30 under repair (including five where contractors did such inadequate work that the builders' association pressured them into doing it over), and 22 under orders to make repairs.

Role of guidance. The rehabilitation corporation's major role as professional adviser for slum dwellers who want to fix up their homes has wide implications. For one thing, it has already begun an undeclared war on gyp repair operatives. Another: it commands the respect and encouragement of some segments of the housing industry who have often looked askance at rehabilitation drives. As the Natl. Assn. of Housing and Redevelopment Officials has pointed out: "The idea of professional advice being available to assist the home owner in determining how he can best rehabilitate his house at the lowest cost is a good one. If,



CARVER HOUSE
—BEFORE



CARVER HOUSE
—AFTER

coupled with this architectural advice, there is also advice on available financing and a renewal corporation that may be willing to make direct loans, the home owners might well have a greater inclination to undertake a fairly sizable rehabilitation job."

As Memphis, Little Rock and a few other southern cities began studying whether to set up similar rehabilitation corporations, S. Howard Evans of HHFA's slum clearance division told Richmond civic leaders their program was solid enough so that the town might well be the first in the nation to qualify for federal urban renewal funds. But so far, Richmond's rehabilitators thought taking US money for the community improvements needed along with better housing would violate the self-help basis of their idea.

LEFT—Alfred Eisenstaedt



Ike remodels an antique farmhouse for \$150,000

Like Eric Hodgins' fabled Mr. Blandings, Ike and Mamie Eisenhower last month were discovering, reported Colliers, that a remodeled dream house is no bargain. Four years ago Ike, then president of Columbia University, dug into his earnings, bought (for about \$40,000) a nine-room, century-old farmhouse just 3 mi. outside historic Gettysburg, Pa. Disregarding a friend's advice to build a new home, the Eisenhowers figured to renovate the old one for about \$75,000, then sit back and farm its 189 acres.

But the dream project, which did not get under way until last November, is involving a good deal more than the Eisenhowers counted on. By the time Contractor Charles A. Tompkins (of Washington, D. C.) and Architect Milton Osborne (of Penn State), both friends of the President, are done, only about a quarter of the original structure will remain standing. In its place will be a 100' x 40', partly modern, partly traditional, 14-room air-conditioned mansion. The completion date, originally last August, is now Christmas. Estimated cost: \$150,000.

Outlook for homebuilding is bullish as sales spurt

"Homebuilding is now going at an annual rate of 1.4 million units."

That was NAHB President R. G. Hughes speaking. His estimate, given last month to the annual Southern Builders Conference in Gatlinburg, Tenn., was rosier than the official figures. Housing starts were only 3% ahead of last year for the first eight months, according to BLS, and private starts were up only 5% (see p. 50). Even in August, private builders were pouring foundations at an annual rate of only 1,176,000 homes, according to BLS projections.

All this did not mean Hughes's observation was necessarily wrong. What the industry was building in August was the result of its state of mind last winter and spring. In the warm light of the new Housing Act, in the probability of ample mortgage money ahead, homebuilding's state of mind could afford to be more bullish now.

A HOUSE & HOME check on home sales in 13 major metropolitan areas provided more evidence that business was good: only in Portland, Ore. and Seattle, which had experienced an unusually rainy summer, was the pace of house sales reported slipping (from extraordinary to "reasonably good"). More typical was the enthusiasm of General Manager Albert Meyers of Long Island's Curran Realty Co., which sells for some 45 builders. Meyers reported a "terrific increase in sales during the past two months, mostly in homes priced below \$16,000."

The Chicago Federal Reserve Bank surveyed its district and found "none of the builders contacted hold appreciable inventories of unsold homes despite the recent upsurge of speculative building." The Prefabricated Home Manufacturers' Institute said its members' shipments totaled 38,709 homes for the first seven months of the year—26% ahead of the same period in 1953. For the year, PHMI was now predicting a 33% gain for prefabs—to about 75,000 units.

Parades of homes draw crowds in 60 cities

Several million curious and interested Americans looked at, wandered through and sized up nearly \$120 million worth of new houses during NAHB-sponsored National Home Week Sept. 19-26. It was the biggest nationwide home promotion week yet.

Started in 1948 by NAHB to educate America to the advantages of home ownership, National Home Week has become, for most builders in most cities, a stimulus for lagging autumn sales. This year, with materials suppliers, lenders and furniture dealers catching the spirit, promotional kitties swelled to giant proportions. The observance is spreading: this year there were promotions in about 150 cities, 25 more than last year; and this year houses were displayed by the concen-

trated Parade-of-Homes method in about 60 cities, double last year's figure.

A few building trends were observed: slab foundations were coming back in many cities, indicating a possible reversal of the recent renewed popularity of cellars. The movement toward bigger and more carefully designed bathrooms and kitchens was gaining strength. Installed air conditioning was on the rise in Southern houses priced over \$15,000, but many Northern and Midwestern builders felt buyers still were not ready for it. Open planning was

holding its own.

In Milwaukee the builders' association bought 200 acres and offered first crack at land in what will be a new development to builders who were represented in a streetful of display houses. Houston builders, remembering last year's elbowing throngs, forsook concentrating the display houses and instead spread them over two sides of town, devoting a week to each section and directing the public from house to house by maps available in all display homes.

Savings and loan league ponders how to meet new competition of easier FHA terms

The 400 savings and loan officials who met in Chicago last month for a mortgage lending clinic were not sure they liked what the doctors ordered: an agonizing re-appraisal of their loan policies in light of more liberal FHA terms.

There is no doubt, the S&L men were told, that they will have to swallow more FHA loans, like it or not. Warned President Ralph R. Crosby of the US Savings & Loan League, which sponsored the clinic: "As the result of the new [housing] law we face increased competition from lenders specializing in FHA loans. . . . I am certain that several years from now, a much larger proportion of our loans will be FHA-insured—even though the earnings on them are lower and it is not quite like our business to pass the risk on to the government." Commented Clarence P. Bryan of the Cuyahoga Savings Assn., Cleveland: "We'll have to meet [the competition]. You can't be tied up with a builder who *isn't* selling houses on your terms while others are selling 25 to 30 year mortgages." Said Clarence Kefauver of the Columbia Federal S&L Assn. of Washington: "We are going to sell 4% loans and put the money into new FHA's. Conventional loans on a competitive basis would be too risky."

Outside money. Executive Director John Dickerman of NAHB put it even more bluntly. He warned that outside money would move in to meet the demand for more liberal terms even in communities where builders profess to prefer home-town lenders. Said he: "I was in such a town the other day. The terms were stiff. A big backlog in demand for houses had built up. I predict that some big operative builders from the outside are going to move in very shortly with outside money and bust that town wide open in a building way." Builders, said Dickerman, have been caught up in the competitive struggle. "So have you," he told the lenders. "If you prefer to go it on your own with more liberal terms—as I seem to have caught implications here—I commend you."

Another consequence of FHA loan competition, coupled with a general lowering in interest rates, may well be smaller dividends. Warned James Downs Jr., president of Chi-

cago's Real Estate Research Corp.: "The conventional mortgage will not comprise so large a percentage of the total mortgages. . . . Insurance companies are in the market full blast. Interest rates will not move upward. . . . If they change they will be down. . . . Savings and loan associations will have to increase their volume sharply or give consideration to a reduction of dividends."

Used home impact. Although FHA lenders were complaining that the backlog of appraisals was driving business in used houses to S&Ls, League President Crosby warned: "Speed and flexibility will have to be quite important to offset a difference of 10 or 15 years in maturity and the ease in salability of a house with a 90% loan over that with only a 65% or 70% loan. My guess is that the FHA terms will be sufficiently important . . . that brokers and builders in most areas are going to learn how to work with the FHA rules, however they are . . ."

Under pressure from S&Ls, the federal Home Loan Bank Board was reported considering letting the 1,600 federally chartered S&Ls lengthen maturities from 20 to 25 years and to raise the permitted loan maximum—now limited to 80%. Such a change would be a powerful club for the 4,500 state-chartered S&Ls in seeking similar changes in state laws.

What S&L officials really worried about was that liberalization of FHA terms helps their arch-competitor, mutual savings banks. In midsummer, S&L assets surpassed those of mutual savings banks. Two decades ago S&L deposits were peanuts by comparison. S&Ls have attracted savings because their freedom to put nearly all their money to work in mortgages has let them pay higher interest to depositors than can savings banks, which must hold a hefty portion of deposits in reserve. Reserve requirements drove savings banks into government-insured lending early, because FHA and VA loans can be made after the reserve limit has been reached. Another mortgage men's worry: will FHA and VA cut interest rates? Conventional rates have, according to the Federal Reserve, dropped $\frac{1}{4}$ to $\frac{1}{2}$ % in the last six months. Most lenders think to cut FHAs now would cause bad disruption of the market.

Local housing markets

A new compilation of facts on 75 cities is called 'major advance' in statistical research. HHFA says only seven US areas have adequate housing market studies

Statistics are the businessman's schmo. They can be cut, sliced, larded, lied with, dipped into for profit and even, in rare instances, for pleasure. They are all over the economy. Yet they suffer on two counts: there are seldom enough of them and they are never in one place. These lacks have been evident in building statistics for some time—especially as regards information from the local level—and any effort to improve the situation helps. The latest effort is a privately compiled pamphlet of economic data on 75 metropolitan areas, aimed at filling part of the near void in figures to guide lenders and builders in the tricky housing market.

Tale of seven cities. During the postwar housing shortage, when lenders knew builders could sell anything they could put up, the lack of adequate data on local housing markets was pushed aside. Now that housing is harder to sell, the problem is more pressing. Yet HHFA researchers reported last month* that only seven localities in the US have "a satisfactory flow of usable data on the housing market"—Los Angeles, Memphis, Miami, San Francisco, Seattle, Baltimore and Denver. As the agency observed: "In the absence of good usable local figures, too many businessmen fall back upon one or another of the many national forecasts or upon a consensus of several to provide them the cue as to what to expect in their particular community. As many have learned to their loss, . . . the national figures [often do not] call the local tune."

Ex-NAHB President Thomas Coogan, now head of Housing Securities, Inc., thought up the new study and called on Dr. Reinhold P. Wolff, director of the University of Miami's bureau of business and economic research, to do the work. The report is titled *75 Housing Areas* and contains a page for each city (see cut). Plans are for a supplement to appear each month, bringing 25 of the cities up to date, to be mailed to Coogan's 1,000 investor-clients. The idea of assembling and sending out such data fits the avowed purpose of Housing Securities. Coogan started the organization four years ago because he thought there was great need for a mortgage clearing house—an agency to bring the money of New York into contact with real estate investors in other parts of the nation. There are 100 stockholders, but the prime purpose

*In "The Need for Developing Local Housing Market Data," by Everett Ashley III, in *Housing Research No. 7*.



Cosmo Sileo, Inc.

HOUSING MARKET facts compiled by Dr. Reinhold P. Wolff (l) show almost "no correlation between degree of individual buying of homes and a city's economic growth," he says. Adds President Tom Coogan (r) of sponsoring Housing Securities, Inc. "Arizona, California and Florida appear to grow for hedonistic reasons."

of the corporation is not, according to Coogan, to make money. "We are set up to educate people to the advantages of FHA and VA mortgages as an investment," he said recently. "We are a public service that still makes money for the stockholders." Coogan believes in the necessity for "letting people know what housing is." Dr. Wolff believes in "substituting fact for fancy" on any subject. Get the two together and what happens?

Growth comparison. Albuquerque, N. M. is rated No. 1 among the 75 cities in both rate of population growth since 1940 and rate of residential building since 1950. This means that Albuquerque's population *increased* faster than any other city's in the specified time and that the *average annual percentage increase* in number of residences in the last four years was greater than any other area's. (Dr. Wolff, incidentally, did not pick the 75 biggest cities in the country for his test group; he picked the first 60 largest, he says, and then added 15 others that he refers to as "active.") The third category in which the 75 cities are directly compared is size of residential building and here Albuquerque places 39th. Size means simply total starts in the past four years. In this department, the big urban areas maintain their lead: New York-Northeastern New Jersey is first, Los Angeles second, Chicago third and Detroit fourth. In fifth place; the San Francisco-Oakland area.

It is notable that in the rate of building, four of the first ten cities are in California; three are in Texas; two in Florida and one in New Mexico (Albuquerque). These facts bear out what has long been known: warm-weather areas draw the lion's share of new residents. Population growth is not exactly

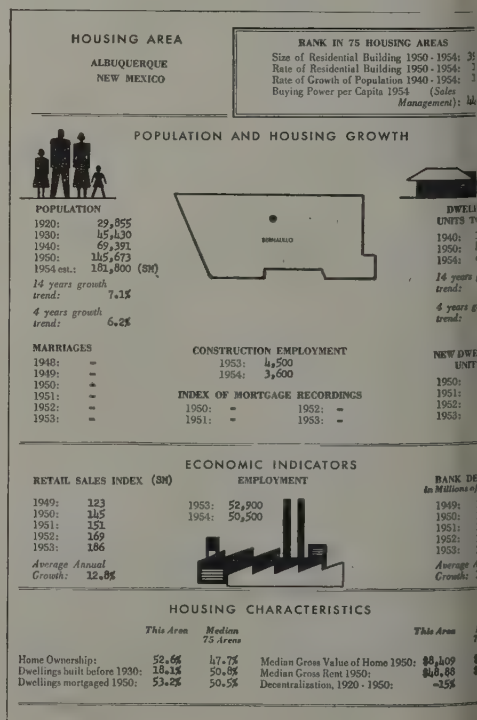
matched to the rate of new building (a prominent exception is Phoenix, which places fourth fastest in population increase, but 34th in rate of new building) but it is evident from examination of the Coogan-Wolff study that a town is unlikely to step up homebuilding without a fast-growing population.

What price income? It is equally evident that homebuilding can burgeon in a town where per capita buying power is comparatively low; conversely, that high buying power does not automatically boost homebuilding. Of the first ten fast-growing cities in terms of new homes, only one (Dallas) is in the first 20 top cities in terms of per capita buying power. Dallas is ninth. The others string out from 22nd highest in buying power (Miami) to 69th—Orlando, Fla., which is listed tenth in rate of residential building and seventh in population growth rate. Orlando is 65th when it comes to number of units started.

On the other end of the scale is Bridgeport, Conn., which ranks first in the 75 on buying power per capita and 25th in rate of building. Bridgeport is a town of extremely diversified industry, includes Remington Arms, General Electric, Bridgeport Brass, etc., plus a large number of plants staffed by just a handful of skilled workmen. There has been no failure of a major business in Bridgeport since the end of the war. Its town fathers boast that the population is up to 158,000, which would put it ahead of New Haven and second only to Hartford in the state. (But in comparison with the expanding cities of the Southwest, California and Florida, Bridgeport is a laggard; it places 46th in rate of population growth in the statistics study.)

There is another aspect of the housing pic-

TYPICAL PAGE SHOWS EASY-TO-READ FORMAT



ture in Bridgeport (not included in the Coogan-Wolff report) that makes for interesting cogitation when placed alongside the town's buying power and construction rate figures. About one fifth of dwelling units in Bridgeport are public housing built with state or federal subsidy. This proportion is maintained in new residential building. Recently a high rate of vacancies has cropped up in a couple of state-subsidized public housing projects when some 700 families had to move out because they were over the income maximum (\$3,500 a year). The income ceiling was raised then to \$4,200 and allowance made of \$600, in addition, for each dependent child. Yet Bridgeport homebuilders do not complain about the number of public housing units in their territory; they have found that a few years residence in such a project impels families to go all out for their own home. And in Bridgeport they can afford to buy it.

Marriages and value. The Coogan-Wolff statistics list a number of other facts about each of the cities, including employment for 1953 and 1954, marriage rate, retail sales index and the median gross value of a home in each city in 1950. The latter figure is one of the most slippery—and one of the more dated—in the series. For example, of the first ten most active cities in new homebuilding (again, remember this figure is an average increase figure, not a total starts figure) five are listed as having median home value above the median for the 75 cities (\$7,818) and five as being below.

There is some correlation between a town's buying power per capita and the median price of its homes, as mentioned in the survey. Hartford, listed number two in buying power, has the highest gross valuation of an average home; \$13,277; Bridgeport's value: \$12,145. Philadelphia, Pa., 30th in buying power, has a median value square on the median for the 75 cities. In a place like San Jose, Calif., however, which is 32nd in buying power, the median value jumps to \$10,644. Probable reason: an influx of suburbanites to the Santa Clara valley who work elsewhere. (The influx, incidentally, both of suburbanites and of industry, has stirred up a number of petitions to the zoning authorities to save the fruit and vegetable land for fruit and vegetables.)

'Radar service.' Both Dr. Wolff and Coogan emphasize that their initial study (the 75-city volume will probably reappear in updated form in two years) is not the last word in telling investors where to buy mortgages. (Housing Securities itself will draw no conclusions from the statistics, it should be noted.) Coogan refers to the book as a "radar service," cautions that it is not "perfect or complete." According to Dr. Wolff, the facts are "guideposts for further study." Yet Dr. Ernest Fisher of Columbia University, one of the nation's top experts on urban problems, called the study "a major advance" in statistical research. "It is surprising," he

added, "the rate at which the concept of housing market analysis has caught on."

Dr. Wolff does not just think his statistics up. He gets them from several hundred sources, on the federal, state and local level. "There is plenty of housing information for all areas," he observed, recently, "but it is so darn scattered . . . our task has been to pull together primary information." He was disappointed in the death of the requested supplementary appropriation before Congress for additions to BLS and Commerce construction figures. Every digit counts in the boiling-down process that Dr. Wolff uses in putting his evaluation on a single page. He thinks the two great deficiencies in housing statistics are a lack of basic information locally and a lack of an adequate basis for rating a housing area from an investor's viewpoint.

Joint effort. BLS is as aware of the need for bettering statistics on housing as anybody.

New Census figures suggest fix up market is billions bigger than official estimates

About another housing market, Census Bureau statisticians last month had big news: in the first five months of this year, said Census, US home owners spent a whopping \$3 billion on repairs, improvements, alterations and additions. Even bigger news was that this provided the first real statistical basis supporting the growing belief that the home repair business is as big as—or bigger than—the \$12-billion-a-year new housing industry. It was the first time in its history that the government's best source of consumer spending data had actually gone out for itself and surveyed the multibillion dollar home improvement market.

Most building experts thought the survey statistically sound. Census takers talked to 2,000 home owners in 86 areas. The bureau backed its projections with extensive field checks. Here is how it all added up:

EXPENDITURES BY PURPOSE AND TIME: 1954

	(millions of dollars)				
	Total	Repairs and replacements	Alterations and improvements	Additions	Not Reported
Jan.-March	1,486	531	792	158	8
April	688	291	345	51	1
May	832	438	270	122	2
TOTAL	3,006	1,260	1,407	331	11

How many beans in the jar? Inevitably, construction economists ran to their files and adding machines, to make comparisons, formed estimates for the year. For years they have argued that home improvement was a fatter market than most estimates—particularly the ever conservative Commerce Dept.'s—made them out to be. But with little more than the seats of their pants to go on, they have never been able to prove their point. With the new findings they should at least be able to start

H. E. Riley, chief of the bureau's division of construction statistics, mentioned a couple of gaps in his speech at the HOUSE & HOME-LIFE marketing conference in Cleveland last month (see also p. 43): "Unfortunately, we have no satisfactory data at present with which we can effectively measure the changes in the price, size and characteristics of new houses. . . . What about the physical characteristics of the new house? Here again we have no usable current statistics."

Riley also mentioned one of the new services from the revised BLS housing series—a four-way regional breakdown on new housing starts. It covers some of the comparisons included in the Coogan-Wolff work, but rephrases the results. For example, BLS will run a rate of homebuilding per capita figure (which could be computed from the Housing Securities' report) which shows that, fast as the Southwest development is, it can still be faster with its big population increase.

a good argument.

As one leading economist sizes it up:

▶ "The figures apply only to owner-occupied residential buildings; expenditures on tenant-occupied buildings would probably raise it 50%."

▶ "The study covers three months when activity is seasonally low; especially in the do-it-yourself class."

▶ "As Commerce itself points out, estimates for the first three months 'may represent a slight underestimate,' for while home owners had no trouble recalling recent expenditures, money spent the first three months might have been forgotten." Hence the economist reasons: "A rough estimate for the year probably would be in the neighborhood of \$8 billion."

The best previous guess had been the Commerce Dept.'s 1952 and 1953 estimates that \$6½ billion was spent for repairs, maintenance, additions and alterations of all types of dwellings, owner-and-tenant-occupied. That was \$1½ million below the new Census projection, which excluded tenant spending.

Budget Bureau demands cutback in housing in '55

Stern orders from the Budget Bureau last month told federal agencies to budget less spending in fiscal 1955-56. Included was a directive which (if carried out) would torpedo the new jobs given FHA by the 1954 Housing Act. It said: "New commitments for direct loans, mortgage purchases and guarantee and insurance of loans will be restricted so as to be consistent with the restrictive budget policies for other types of programs." Housing budget men, used to this kind of talk from the Budget Bureau, indicated they would not take it too seriously.

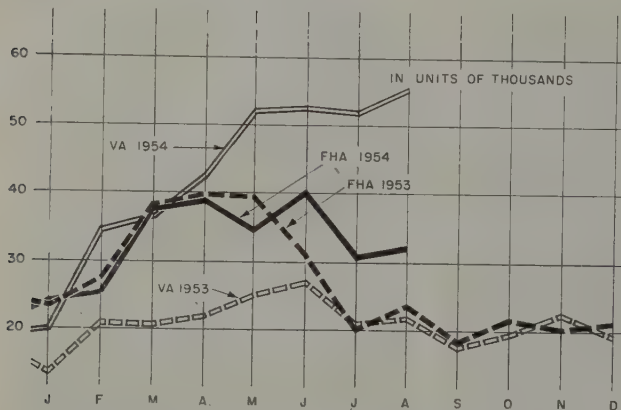
HOUSING STATISTICS:

copper strikes threaten temporary shortage; Northwest lumber strike peters out

While the Pacific Northwest lumber strike boomed lumber prices in August and September, strikes at domestic and Chilean copper mines throttled down the copper supply to American consumers. Primary producers and smelters maintained the going price of 30¢ per lb., but small spot tonnages went at stiff premiums; price uncertainty also was acting as a handicap to fabricators in planning output schedules for coming months. Latest figures showed copper production declined more than 20% in August, raising once again a cry for releasing supplies from the government stockpile. Settlements both in Chile and at domestic mines seemed imminent by mid-September, but a temporary copper shortage seemed likely.

The end of the three-month lumber strike neared as both AFL sawmill workers and many CIO loggers agreed to return to work, pending action of the Oregon-Washington governors' fact-finding board. With plywood and Douglas fir mills starting the climb back to capacity levels there was no shortage of green dimension lumber (construction grades); prices stabilized at \$69 to \$71 MBF for 25% No. 2 and better 2 x 4 specified, while unspecified was down to \$66. Quarter-inch AD plywood dropped from \$90 to \$85 MSF at the mill, but a shortage continued in big timbers and kiln-dried uppers such as siding and flooring. Kiln-dried dimension remained at the high premium of \$20 above green. The big worry, however, continues to be the lack of logs, which could create a lumber shortage next spring.

FHA AND VA APPLICATIONS



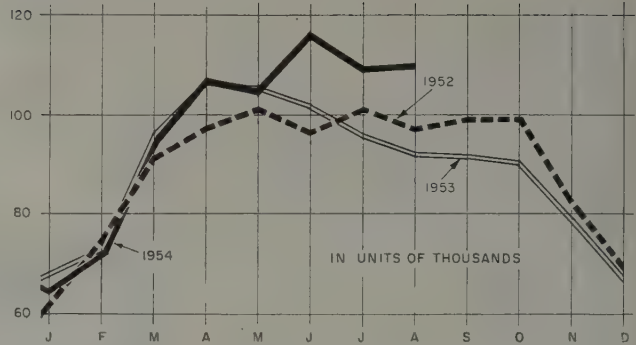
Scandal-stricken FHA continued to lose competitive ground to VA in August. VA appraisal requests for proposed homes jumped 3,059 units to 55,350—a four-year high and more than double the August '53 mark. FHA applications totaled 32,319.

FHA APPLICATIONS FOR NEW CONSTRUCTION

	Jan.	Feb.	March	April	May	June	July	Aug.
Homes	15,007	20,008	28,055	32,333	30,327	35,207	30,143	32,152
Sec. 8	1,757	2,426	3,963	4,504	5,185	6,884	4,454	1,008
Sec. 203	13,157	17,220	23,686	24,739	22,868	27,185	25,667	31,144
Sec. 903	93	362	406	3,090	2,274	1,138	22	none
Projects	9,326	5,695	9,294	6,533	4,388	5,250	1,136	167
Sec. 207	8,650	4,406	7,707	4,855	2,419	1,754	611	167
Sec. 213	676	1,213	1,447	1,545	1,641	2,025	25	none
Sec. 611	none	none	none	none	none	none	none	none
Sec. 803	none	46	140	133	328	1,443	500	none
Sec. 908	none	30	none	none	none	28	none	none
TOTAL	24,333	25,703	37,349	38,866	34,715	40,457	31,279	32,319

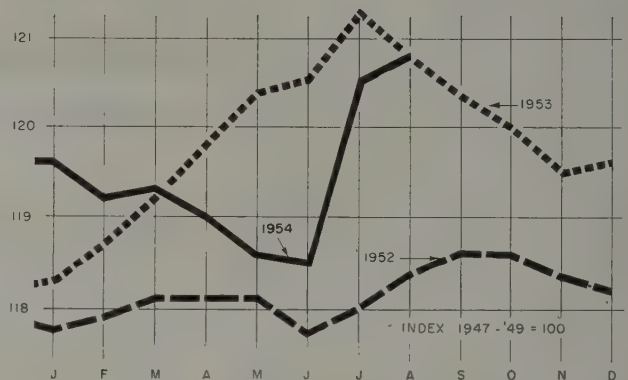
Total FHA applications were climbing (from 47,585 in July to 53,197 in August) but applications for new construction were up only a little, FHA figures showed. And the Sec. 207 rental housing program, with its ban on mortgaging out, looked all but dead. Applications were off from 8,650 in January to a mere 167 units. Sec. 213 co-operatives looked even dead.

PRIVATE HOUSING STARTS



Private housing starts edged up 800 units from July to 109,800 in August. The increase was attributed more to seasonal factors than to the new FHA financing terms. The cumulative total for the year continued at the highest level since 1950 with 796,000 units started in the first 8 months compared to 771,300 in the same period a year ago.

BUILDING MATERIALS PRICES



BLS' index of wholesale prices edged up to 120.8 in August, from 120.5 in July, as increases in plywood and metal doors, sash and trim more than offset slight declines in millwork.

MORTGAGE MARKET QUOTATIONS

(Originations quoted at net cost, secondary market sales quoted with servicing by seller)
As reported to HOUSE & HOME the week ending Sept. 10

City	FHA 4 1/2's		5% equity or more VA 4 1/2's		No down payment VA 4 1/2's	
	Origina- tions	Secon- dary	Origina- tions	Secon- dary	Origina- tions	Secon- dary
Boston: local	par-101	a	par-101	a	par-101	a
Out-of-state	a	99-par	a	99 1/2-par	a	97-99
Chicago	97-99	99-par	97-99	99-par	96-97	98-99
Denver	99-par	99-par	99-par	99-par	99-par	99-par
Detroit	97 1/2-99	a	97 1/2-99	a	97	a
Houston	par	par	99 1/2-par	99 1/2-par	98-99 1/2	98-99 1/2
Jacksonville†	par	par	par	par	97 1/2-98	97 1/2-98
Kansas City	99-par	par	99-par	par	96 1/2-97	97-99
Los Angeles	99-99 1/2	99-99 1/2	98-98 1/2	98-99 1/2	97-97 1/2	97-97 1/2
New York	par	par	par	par	par	par
Philadelphia	par	par	par	par	99-par	99-par
Portland, Ore.*	par	par	par	par	99	99
San Francisco	par	par	par	par	96 1/2-98	96 1/2-98
Washington, D.C.	par	par	par	par	99-par	98 1/2-par

* No market.

* Probable prices throughout Pacific Northwest. † Probable prices throughout Florida.

SOURCES: Boston, Robert M. Morgan, vice pres., Boston Five Cents Savings Bank; Chicago, Maurice A. Pollak, vice pres. & secy., Draper & Kramer Inc.; Denver, C. A. Bacon, vice pres., Mortgage Investments Co.; Detroit, Robert H. Fesse, pres., Detroit Mortgage & Realty Co.; Houston, John F. Austin Jr., pres., T. J. Bettes Co.; Jacksonville, John D. Yates, vice pres., Stockton, Whatley, Davin & Co.; Kansas City, Byron T. Shutz,

pres., Herbert V. Jones & Co.; Los Angeles, John D. Engle, pres., Insurance Funds Mortgage Co.; New York, John Halperin, pres., J. Halperin & Co.; Philadelphia, Laurence J. Stabler, vice pres., W. A. Clarke Mortgage Co.; Portland, Franklin W. White, pres., Securities, Inc.; San Francisco, William A. Marcus, senior vice pres., American Trust Co.; Washington, D. C., George W. De Francaux, pres., Frederick W. Berens, Inc.



LOW-SLUNG PREFAB FOR \$15,500 AT PORTLAND PARADE OF HOMES



SECOND MODEL, ALSO BY WEST WOOD HOMES, FEATURES PATIO

BUILDERS AT WORK:

Portland parades early

While most cities held parades of homes in conjunction with Natl. Home Week last month, Portland, Ore. builders felt the time to show their models was late August, to attract preschool buyers. The Portland show drew 48,405 visitors despite unseasonal rain seven of its nine days (compared with 30,000 in good weather last year). Free haywagon rides for kids, free pony rides, free transportation for kids to the free movies direct from the entrance gate, free butter-milk and chocolate milk, plus news and music over a central public address system helped keep crowds coming and happy. Two other reasons were the handsome homes pictured at the top of the page—both built with prefabricated parts by **West Wood Homes Inc.** of nearby Beaverton and designed by Seattle Architects **Mithun & Nesland**. One \$15,500 model (above, right) put up by **Realty Building Co.** had a glass living-room wall giving on a patio, flagstone entrance hall, brick and redwood exterior. Another, built by **A. P. Schmidt** (above, left), offered a two-way fireplace, partial cork floor, post-and-beam ceilings for the same price.

The "parade" house was the company's model for a new line of contemporaries it hopes to market as far east as Chicago.

Sale a day in Virginia

On land originally assembled by Washington, D. C. Builder-Realtor **Eddie Carr** (ex-NAHB president), **Bernard Steinberg** and **E. Carl Hengen** started in 1952 with seven models including a two-story colonial. Location: Springfield, Va., just outside Washington. Their most popular model:



CRESTWOOD'S SALE-A-DAY 'VIRGINIAN'

a three-bedroom basement house with a separate dining room that sold for \$17,500. Other models were gradually dropped. Last fall they offered another three-bedroom house, The Virginian, with fireplace but on a slab, have been selling at almost a sale-a-day clip since. Last spring their **Crestwood Construction Corp.** offered a split-level at \$18,250 and is keeping models down to three.

Rumpus in Minneapolis

Minneapolis homebuilders kicked up a public fuss last month when the University of Minnesota announced plans to sell some 350 acres of its land in suburban Brooklyn Center for a \$30 million project of 1,500 homes. Their beef: the

university was bringing in an outsider. He is **Hal B. Hayes**, flamboyant Los Angeles contractor whose showplace home is equipped with an indoor-outdoor swimming pool and who once opened a private nightclub (where bourbon, scotch, champagne and beer were dispensed from spigots) to cut down the cost of entertaining clients (H&H, May '52, News). Hayes and **Winston Brothers Co.**, big Minneapolis contractors, were talking of putting up a model "atomproof" development of \$15,000 to \$25,000 houses equipped with Geiger counters and bombproof bedrooms, decontamination showers, oxygen tanks, lead and concrete walls and floors. He proposed to drill 1,000' wells and cap them with lead to avert contamination. Homebuilders, also irked that the university had signed a plan under which it would get 25% of the profits, threatened legal moves to block the project. **Lawrence W. Nelson**, executive vice president of the Minneapolis Home Builders Assn., complained that Hayes was picked because men in the university architecture school wanted contemporary design, which Nelson argued is "too advanced" for Minneapolis.

Cost cutting in St. Louis

St. Louis Builder **Burt Duenke**, whose Ridgewood subdivision proved to other builders that contemporary design will sell outside California, says: "Today, builders have got to watch costs like a hawk." When he found his foundation subcontractor using an 11" instead of an 8" wheel on his trenching machine, Duenke had him switch to the smaller size wheel, saved 11 yd. of concrete per foundation. At \$1.50 per yd., Duenke saved a tidy \$16.50 per house. Another concrete-saving technique: using pads instead of grade beams under bearing walls of a slab house. Says Duenke: "I save 5 yd. of concrete, lots of form work." . . . Burt's brother, **Milton Duenke**, partner in the big **Vohof-Duenke** building firm (400 houses and up per year), has switched to lower pitched, slab houses, "a big change for us." After selling 277 houses in four months, Milt Duenke says: "I'm asked what kind of people buy modern houses. My answer is 'all kinds.' Modern is in people's minds, not in their pocketbooks."

Coral City, Fla. (cont'd.)

Coral City, Fla., where ex-Punchboard Promoter **Ralph Stolkin**, Publicist **Carl Byoir** and Builder **Julius Gaines** had announced they would build and sell 10,000 homes almost at cost (H&H, Sept. '54, News), was doing the expectable bustling business last month. Said a spokesman: "We have taken deposits and sales contracts for about 1,200 houses. We are not processing them to see how many will qualify. We'll be lucky if we qualify 850, which is all the lots platted in Sec. 1 and 2, anyway." Having exhausted the platted lots, he explained, "we quit taking deposits," put another 1,000 names on the waiting list.

The trio of promoters has explained the "cut-

to-cost" policy by noting that profits would come out of running a water system, sewage disposal plant and businesses serving the community. House prices—somewhat under the local market—range from \$7,025 for a two-bedroom, one-bath house to \$8,650 for a three-bedroom, two-bath house with patio and carport. Last month, when a published article said profits on land alone from the first 1,000 sales had reached \$2 million, a Byoir aide had this to add: "We're capitalizing this land at about \$3,000 an acre. By capitalizing, and taking our profit that way, we pay only capital gains tax. We've never claimed we were not going to make a profit on the land."

President **Perry E. Willits** of the Home Builders Assn. of South Florida said most local builders "aren't too worried" over the Coral City competition. "They're creating a new market for a new class of people." Just the same, the association called a meeting to study Coral City's effect on the Miami housing market.

Cutaways and flowers

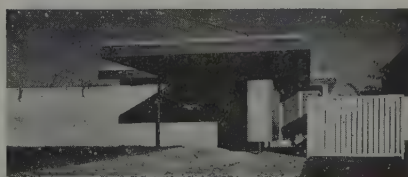
Little Rock Builder **E. L. Fausett** found so many people clambering over 2 x 4s to see how his houses were built that he made a cutaway house to convince skeptics his houses were sound. He closed the cutaway sections with glass and used lights or mirrors to illuminate cross sections. (The house, incidentally, is downtown and will be sold as a doctor's office later.) "Best merchandising stunt I ever used," says Fausett.

Photos (below): Frank L. Miller



Modern hit in New Orleans

Architect-turned-builder Victor Bruno of New Orleans had no trouble selling his speculatively built glass-and-brick house with brick-enclosed patio, got commissions for three more like it and expects to build ten more on sites yet to be selected. The 1,000-sq.-ft. house sold the first week it was opened. Price: \$13,000 (\$17,500 with land). Says Bruno: "Biggest public approval was for the enclosed patio, sliding glass doors, great degree of privacy." Major orientation (two bedrooms and living area) are toward the patio. The interior is mahogany paneling and brick.



PEOPLE: Elizabeth Wood fired as Chicago housing chief; Leonard Long, Frederick Carpenter acquitted in FHA trial

The best weapon in the arsenal of **Elizabeth Wood**, an ex-schoolteacher whose scandal-free administration of the Chicago Housing Authority lasted 17 years, was a sharp, defiant tongue. With courage too often lacking in public administrators, she resisted almost constant efforts of Chicago politicians to annex the giant housing domain to their own. When Mayor Kennelly recommended last year that the nephew of the Cook County Democratic chairman (top political power in Chicago) be made CHA's chief counsel, Miss Wood tossed the nephew back as "not qualified." Her resistance to patronage extended to labor union executives, one or more of whom she usually contended with as members of her own CHA board of commissioners. One of these, **Henry Kruse**, official of the AFL janitors' union, called for a showdown over the chief counsel appointment. Miss Wood won. When his term expired, Kruse was not reappointed.

Through all her campaigns, it was Miss Wood's toughness, her willingness to take her fights to the public, and her articulate tongue that vanquished her adversaries. Last month, that same tongue vanquished Miss Wood. She was fired.

Architect **John Fugard**, CHA board chairman, announced the firing after Miss Wood had wheeled out her strongest rhetoric to resist a demotion from her top CHA administrative job. On Aug. 23, the board had announced that the retiring Fifth Army commander, Lt. Gen. **William B. Kean**, would fill a newly created \$20,000-a-year

commissioners, not of its former executive secretary."

Fugard pointed out that Kean, who takes over his duties Oct. 1, had experience at integration of Negroes and whites, which is housing's No. 1 problem in Chicago. In the summer of 1950, Kean merged the Negro 25th Infantry Regiment into white units of his 25th division in Korea. He indicated that the general (a man with no widespread experience at housing) could do the same in Chicago's public housing projects. An editorial writer for the Chicago *Daily News* commented a bit wistfully that it would be nice if the general had the same sort of authority over the race rioters around Trumbull Park that he had over the soldiers in the 25th division. The *Tribune* sided with the board, saying Miss Wood gave them no alternative to firing her because she "considered herself bigger than her bosses [and] also regarded her job as a license to foment race disturbances." The *Sun-Times* said Miss Wood had been "admirably suited" to her job while public housing was in the pioneering stage but now its operations depend more on good business administration.

Chicago integration facts: CHA operates 26 projects with 12,390 units housing 60,000 people (62% Negro and 38% white). All but three have Negro occupants. City officials have estimated that Negroes will occupy 80% of public housing there within two years. By 1957 there will be about 20,000 units under CHA.

The first of the trials cited by the Justice Dept. in its latest summary of results of the FHA investigations ended Sept. 18—with two acquittals. After a 10 hr., 15 min. deliberation, an all-Puerto Rican jury cleared politically potent **Leonard D. Long**, South Carolina's biggest builder, and **Fredrick D'A. Carpenter**, former FHA director in Puerto Rico, of conspiring to defraud the US government. In June '53—ten months before the current investigation of FHA began—a San Juan federal grand jury charged that Long's multi-million dollar, FHA-insured projects were "substandard, defective and structurally unsound" and that Carpenter "knowingly allowed" the houses to be built (H&H, July '53 *et seq.*, News). The trial lasted five months and 11 days. It cost the US an estimated \$50,000, including \$15,000 to lodge and feed the jury. Newsmen figured Long spent \$1,000 a day defending himself. Prosecutors were flabbergasted at the verdict. Long and friends celebrated with Scotch, champagne and rum. Said Long: "I think I will keep on doing business in this beautiful country."

Indiana Attorney **Ira Dixon**, who has been chief clerk of the Senate banking and currency committee, was sworn in Sept. 1 for a four-year term as a member of the Home Loan Bank Board.

He fills a vacancy as a Republican on the bipartisan, three-man board. Dixon, a wiry, white-haired man of 64, practiced law in Kentland, Ind. most of his life before joining the Senate banking committee in 1952. He observes tartly that when the government once gets into a field it never gets out. He has never had any experience in the savings and loan field, although he professes a strong admiration for such institutions because they are "close to the people." He firmly believes in the maxim that the market should be allowed to find its own level.

His hobby is traveling, if only as far as the nearest ball park.

The scurry of politicians to dictate naming of a permanent deputy commissioner is giving FHA extra trouble in filling the post. Since **Walter Greene** retired when the FHA investigation began (amid much praise for his services from all sides), FNMA President **Stanley J. Baughman** has been filling the slot. Meanwhile, a lesser vacancy, director of FHA's new examination division, was filled with appointment of **Burnham W. Diggle**, 56, of Washington, D. C., former (1947-52) director of operations for the housing expediter-rent controller.

Among new FHA district office chiefs: **Thomas W. Hines**, 49, Bowling Green lawyer and state senator, as state director for Kentucky; **Lanham Evans**, Texas mortgage man, as head of the new Lubbock office. **L. J. Dumestre**, retired FHA chief in New Orleans, became president of the new Carondelet Mortgage & Investment Co.

NAMED: **Milford A. Vieser**, as financial vice president of the Mutual Benefit Life Insurance Co., with jurisdiction over the bond, city investment, farm investment and treasurer's departments; **John Jansson**, as manager of the Aluminum Window Manufacturers' Assn.; **Richard D. Hudson**, president of the New Jersey Home Builders Assn., as a member of the New Jersey State Board of Standards for the New Jersey Uniform Building Code; **Winfield C. Warman** of Aurora, Ill., as vice president in charge of the new mortgage department of the US Savings & Loan League in Chicago; **Duncan Cameron Menzies**, former executive vice president of Ball Bros. Muncie, Ind. container makers, as president and general manager of Servel Inc. succeeding **W. Paul Jones**, who became vice chairman.

DIED: Sen. **Burnet R. Maybank**, 55, (D, S.C.), long an important friend of public housing as chairman of the Senate's banking and currency committee under the Roosevelt and Truman administrations, of an unexpected heart attack Sept.



MISS WOOD



KEAN

job of executive director of CHA. This would make him superior to Miss Wood, the \$14,000-a-year executive secretary. There was no explanation of the Kean appointment, except that a firm of consulting engineers had recommended that Miss Wood's responsibilities be divided into two or three jobs. She had not been consulted by the board of commissioners before the Kean appointment.

A few days later, Miss Wood counterattacked. On a television interview she accused the board of giving "lip service" to its policy of nonsegregation while privately issuing instructions thwarting those policies. She charged that such action has made the Trumbull Park housing project, scene of prolonged racial disorders (H&H, Sept. '53, News) "the shame of Chicago." She later issued a statement saying Fugard threatened to make "charges" against her unless her "friends" ended their protests against the board's plans. She added: "It is personally shocking to me to find individuals who can hope to sweep the race issue under the rug by unabashed moral blackmail."

That did it. Fugard quickly got in touch with the other three commissioners. They voted Miss Wood out of office. Hiring an outside press agent to by-pass the CHA staff, they called her accusations "unfounded, unwarranted and irresponsible," adding: "The policies for which she claims credit and under which the authority has achieved the satisfactory public housing of the great majority of 13,000 Chicago families have been those of the



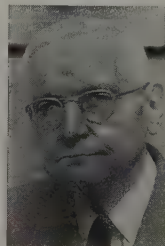
MAYBANK



DANIEL

1 at his summer home in Flat Rock, N. C. In the last Congress, Sen. Maybank turned against the public housing program because the Supreme Court had ruled Negroes cannot be kept out of government-subsidized housing. To fill his term which expires Jan. 2, Gov. **James F. Byrnes** appointed **Charles E. Daniel** of Greenville, head of one of the largest industrial construction companies in the South. Should the Democrats win control of the Senate next year, chairmanship of the banking committee, which handles housing legislation, would fall by seniority to Sen. **J. W. Fulbright** (D, Ark.), a lukewarm public houser.

OTHER DEATHS: **Walter Channing**, 76, Boston realtor and a past president of the Boston Real Estate Board, Aug. 15 in Dover, Mass.; Architect **Henry H. Gutterson**, 69, FAIA, designer of many churches and homes in northern California, Aug. 19 at his home in San Francisco; **Adrian Joyce**, 82, board chairman of Glidden Paint Co., Aug. 25 in Cleveland; **Richard M. Smith Sr.**, 51, president of Expandable Homes Inc., Sheboygan Falls, Wis., Aug. 26 in Milwaukee.



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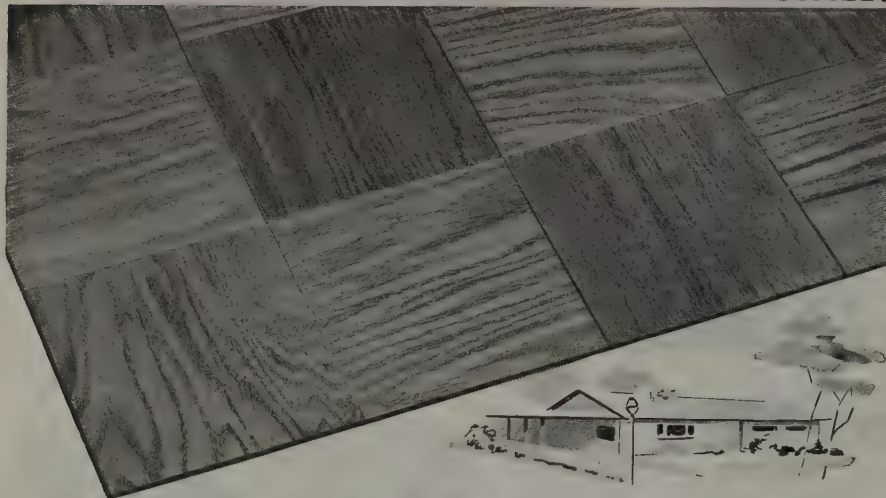
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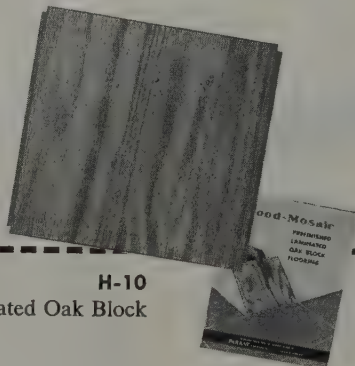
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Wood-Mosaic Laminated Blocks are quickly installed with adhesive over any smooth, sound subsurface—suspended concrete, concrete slabs on-grade with or without radiant heat, plywood, solid wood or asphalt tile.



EVENTS

National Retail Lumber Dealers, exposition including exhibits of building materials and equipment, **Oct. 2-10**, Kingsbridge Armory, N. Y.

National Hardwood Lumber Assn., annual convention, **Oct. 5-7**, Rice Hotel, Houston.

Pacific Coast Buildings Officials, annual business meeting, **Oct. 5-8**, Denver.

National Association of Home Builders, annual fall meeting, **Oct. 8-14**, Roosevelt Hotel, N. Y.

National Association of Housing and Redevelopment Officials, annual meeting, **Oct. 11-14**, Bellevue-Stratford Hotel, Philadelphia.

Architectural Woodwork Institute, annual convention, **Oct. 15-16**, La Salle Hotel, Chicago.

New York State Association of Architects, convention, **Oct. 21-23**, Lake Placid Club, Lake Placid, N. Y.

Central States District, American Institute of Architects, regional meeting, **Oct. 21-23**, Wichita.

Plastics in Building, conference conducted by the Building Research Institute, examining the structural, utility and decorative uses of plastic products, **Oct. 27-28**, National Academy of Sciences, Washington, D.C.

North Central States District, American Institute of Architects, regional conference, **Oct. 28-30**, Kahler Hotel, Rochester, Minn.

New England Council of Home Builders, first annual New England builders' convention, **Oct. 29-30**, Statler Hotel, Hartford.

School for Home Builders, covering the field from land planning to mortgage finance. Ten-day course beginning **Nov. 1** at the University of Illinois, Urbana, Ill. For details and applications address NAHB Construction Dept., 1028 Connecticut Ave., Washington 6, D.C.

Texas Society of Architects, annual convention, **Nov. 3-6**, The Texas Hotel, Fort Worth.

Structural Clay Products Institute, annual convention, **Nov. 6-10**, Hotel del Coronado, near San Diego, Calif.

National Association of Real Estate Boards, 47th annual convention, **Nov. 6-11**, Cleveland.

US Savings & Loan League, annual convention, **Nov. 14-20**, Statler and Biltmore Hotels, Los Angeles.

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*Popular Peterson-built homes in
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THE MODEL HOUSE you see here, built by the Peterson Construction Co., has Honeywell Electronic Moduflow temperature control as the No. 1 sales feature. Moduflow is a standard feature in all Peterson homes, and it helps *boost* sales.

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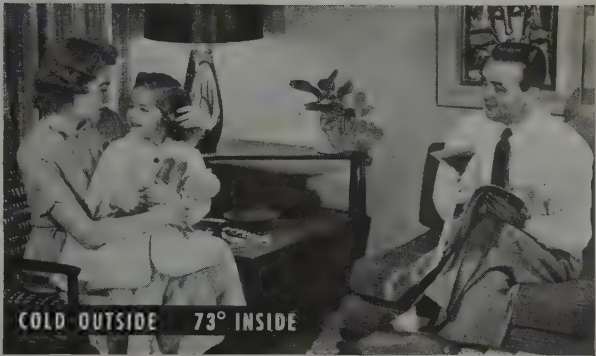
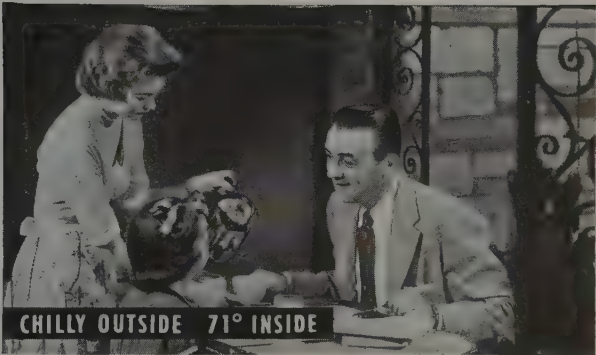
Add this excellent sales feature to your houses—in every price range. Honeywell is using an extensive national advertising program—13 spreads in LIFE Magazine—to help create demand for your new homes...and to keep Electronic Moduflow a top sales tool for you.

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Ervin E. Peterson, a leading Nebraska builder



Ervin E. Peterson is president of the Peterson Construction Co., large Lincoln, Nebraska, building firm. The model shown on the opposite page is one of several styles which the firm builds, ranging in price from \$11,000 to \$35,000. 125 new homes will be completed by the Peterson Co. this year. And each new Peterson home is equipped with Honeywell Electronic Moduflow.



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AN OPENING
by using sensational new
MAGIC-FOLD Folding Doors,"

says builder, Dave Lukacher,
President,
Northwood Organizations, Inc.

features



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Magic-Fold closures are made in two standard heights, 6'8" and 8'0". Both these heights are made in 4 standard widths, 2'0", 2'6", 3'0", and 4'0", to fit any opening from 24" to 48" wide. Or, pair the single sizes and double the width.



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LETTERS

THE HOUSING ACT OF 1954

HOUSE & HOME asked industry leaders to comment on its article on the effects of the new Housing Act (see p. 100, this issue). The letters which follow are the first received. More will appear next month.

Sirs:

... If the Act had been passed in the form that was indicated prior to April 12; if the industry were dealing with an agency equivalent in efficiency and in spirit to the FHA as it existed prior to that date; if the log jam in processing, and the confusion surrounding issuance of new regulations did not exist, then I would agree with you that the Housing Act of 1954 is "the industry's responsibility. . . ."

HERBERT S. COLTON
General counsel, NAHB

Sirs:

... The Housing Committee of the American Federation of Labor has conservatively estimated that of the 10 million substandard units now in use, only about 1,400,000 are suitable for rehabilitation. To stress rehabilitation as the answer to the nation's housing requirements is therefore futile.

We must have a much higher rate of new construction. But there is no possibility of materially expanding the rate of residential construction unless new methods and techniques are developed for reducing housing costs so that a larger proportion of the units constructed each year will be available to low- and middle-income families at rents and sales prices they can afford. . . .

RICHARD J. GRAY, president
Building & Construction Trades Dept.
American Federation of Labor
Washington, D.C.

Sirs:

Congratulations on the manner in which you challenge private enterprise to really take hold of this act.

WILLIAM A. MARCUS, senior vice president
American Trust Co.
San Francisco

Sirs:

No one has ever questioned the availability of mortgage funds in the metropolitan areas and the larger towns. The only excuse ever offered for the operation of a FNMA is the desirability of making funds available to the small towns and remote areas. The Housing Act of 1954 sets up a voluntary program in which all segments of the housing industry will cooperate to see to it that funds are made available in these small towns. I would hope that HOUSE & HOME would go all out

continued on p. 70



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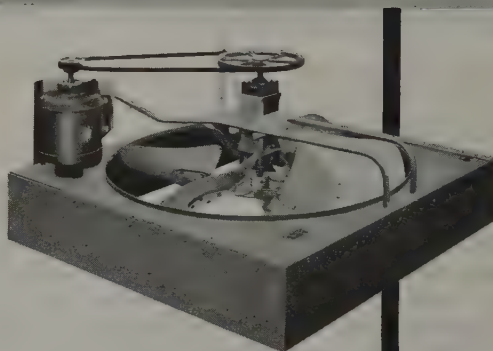
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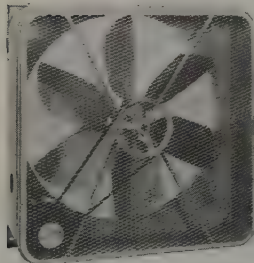
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Please send me your new 1955 literature on Reed Attic and Window Fans.

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1001 Saint Charles Ave., New Orleans, La.

LETTERS *continued from p. 64*

to assist in this program being developed by the private segments of the industry with the hope that we may adequately solve the problem. Knowing you as I do, I am sure you would prefer that the government be called into the picture only as a last resort. EHNEY A. CAMP JR., *vice president & treasurer Liberty National Life Insurance Co. Birmingham, Ala.*

Sirs:

The head of our real estate department said that the general tenor of the article might be construed by persons not thoroughly familiar with the activities of the Federal Housing Agency to be further injecting the government in business. However, he had no suggestion as to how that could be corrected and he thought the article was fine.

BEN H. WOOTEN, *president First National Bank, Dallas*

Sirs:

We are beginning to realize the significance of the position of the lending institutions and the necessity of thoroughly acquainting the institutions with architects and their services. Also, architects, I think, are beginning to realize what their responsibilities and obligations are insofar as the homebuilding field is concerned. Here at *The Octagon* we have been hammering on this theme continually and I know that there are members who understand the problem.

EDMUND R. PURVES, *executive director The American Institute of Architects Washington, D.C.*

EXCESS VIRTUE


Sirs:

Why all this absurd uproar about FHA? After all, the law was written to promote private enterprise and it accomplished its purpose. Without "windfalls" there is no such thing as private enterprise, and what is good for General Motors is better for the US. If we are to have an investigation every time somebody who is not a Senator makes a dollar, pretty soon private enterprise will be dead and creeping socialism will have taken over.

This excess of virtue is likely to ruin "urban renewal" too, if we don't watch out, by trying to go counter to economic common sense. The essence of urban real-estate practice is being able to rebuild at a profit, and profit can only come from increasingly intensive use of land. Only by rebuilding to greater and greater densities can stagnation be avoided: look at London, look at Paris, Venice, Jersey City—all dead and decayed.

But our "planners" and good people say that "redevelopment" and "renewal" must be at lower population densities and lower cov-

continued on p. 76



Perk-up
your
homes

—with PC Glass Blocks

PC GLASS BLOCKS don't cost much, but they add a lot to the *sales* value of a home. Use a little imagination, and customers will be delighted at the distinctive appearance that only glass blocks can give.

The picture shows an easy way to brighten an entrance hall with PC Glass Blocks. You get lots of light inside without the bother of ordinary windows. At night, from the outside, you see 12 sparkling pools of light that distinguish this home from the ordinary.

PC Glass Blocks can be used practically anywhere . . . as shower partitions, dining-living room dividers, planting boxes, even outside walls. For really *practical*

beauty, try PC Glass Blocks in place of ordinary basement or garage windows. They're almost impossible to break, and hardly ever need to be washed. Those are potent selling points to your prospects.

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*from Old
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RESCUED FROM OBLIVION BY SMART REMODELING

Overrun by weeds and seemingly destined for wrecking to save taxes, this 110-year old Toledo, Ohio mansion was remodeled to income status by the Blair Realty & Investment Co.

Addition of graceful lacy iron grillwork, repainting in fresh green and white, and landscaping combined to restore charm to the exterior.

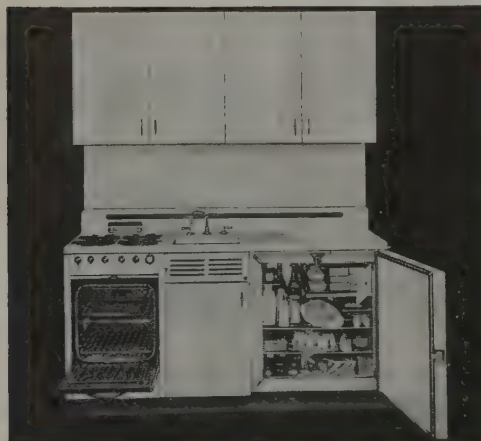


DWYER KITCHENS

COMPLETE KITCHEN CONVENIENCE IN COMPACT SPACE



The interior was remodeled to make apartments with kitchen-dining areas like this . . . apartments quickly rented. Each has a Dwyer Kitchen . . . concealed by louvred doors when not in use.



4 SIZES . . . 39 to 69 inches wide
Genuine vitreous porcelain on all
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Gas or electric ranges (AGA and Underwriters approved), refrigerator with freezer compartment and push-button door, one-piece sink and work top, storage cupboards . . . streamlined into compact units 39 to 69 inches wide.

One-piece range top, sink and counter area has no cracks or crevice to harbor dirt.

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Dept. D104, Michigan, City, Ind.

LETTERS *continued from p. 70*

erages because, forsooth, that will make the city "habitable" and will "renew" it. Such foolish ideas will simply result in nonaction because they are not profitable. And the Washington boys will go along with this nonsense.

The only way to rebuild our cities is to assemble land by government action, give it to builders for "one dollar and other good and valuable considerations," forget the planners and—most important of all—repeal all zoning and other land-use controls.

HENRY S. CHURCHILL, *FALA, AIP*
Philadelphia

PREFABING LUMBER DEALERS

Sirs:

After all the resistance to prefabrication down through the years from lumber dealers, it is highly complimentary that they now see the merits of this approach to construction.

There are so many areas that are not yet touched by prefabrication that if a wave of activity would start through the lumber dealers over America, it would accelerate the over-all industry progress.

We hope it is not "a flash in the pan."

Healthy competition continues to be good stock in trade.

W. HAMILTON CRAWFORD, *president*
Crawford Corp.
Baton Rouge

NO SUBSTANTIAL SAVINGS

Sirs:

The genius of America in perfecting the mass-production technique has brought us the highest standard of living since the beginning of time. By applying the factory-produced principle to the entire house, the builder will be able to offer the buyer more spacious living, improved quality of construction and modern conveniences.

Mr. Sweet (H&H, July '54) and other lumbermen and builders who have turned to prefabrication have recognized the trend to and the superiority in construction inherent in prefabrication. I do not feel, however, that this type of prefabricator will ever make any noticeable inroads on the growth of established prefabricators.

The complexities of a prefabricating operation require the undivided attention of a competent organization. . . . This does not mean that a lumber dealer could not turn to prefabrication and be successful, but it does mean that the success will be in direct relation to the capital, "know-how" and ability of the organization.

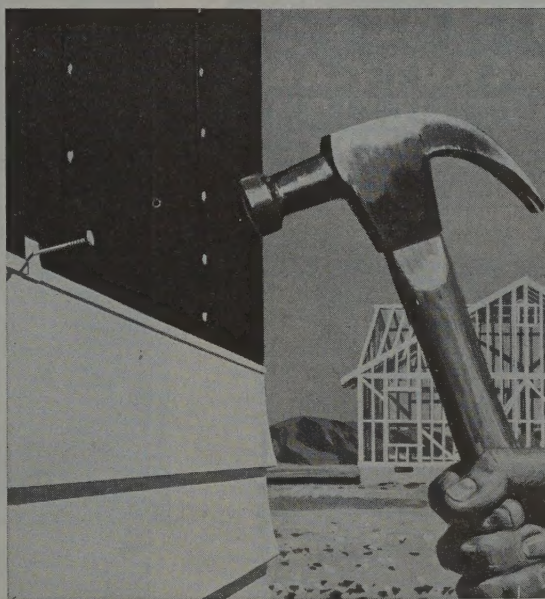
Framed wall sections such as most yards are using will not result in any substantial savings. The amount of labor performed in the plant is not sufficient to offset higher costs and greater waste of material. Installations

continued on p. 80

with ALUMINUM PRODUCTS!



Aluminum shingle roofing adds value because it can't rust or rot, keeps its modern good looks for a "housetime." Needs no paint or maintenance. Provides weathertight insulation against heat and cold.



Aluminum nails add value because they can never deface building exteriors with ugly rust stains, can never "rot out" ... thus help assure *permanent* beauty.

WHEN YOU SPECIFY aluminum products for your customers, your construction will have *greater sales appeal* — because aluminum provides a combination of advantages that no other material can match.

Among these advantages are light weight, strength, corrosion resistance, economy, and modern beauty.

Today, there is a plentiful supply of building products ... due in great part to our vast expansion. We now have the capacity to produce 30% of all the primary aluminum made in this country.

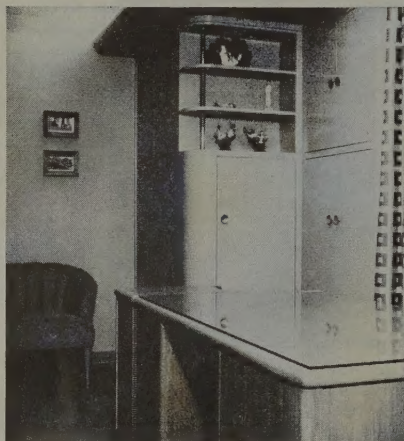
If you are using a standard building product you think would be better in aluminum, or if you have in mind any new product not now being manufactured, we will be glad to help you obtain the finished product you need.

Engineering assistance is available from our qualified aluminum engineers. Or for name of building products manufacturers who will be glad to work with you, contact any Kaiser Aluminum office listed in your telephone directory. Kaiser Aluminum & Chemical Sales, Inc., General Sales Office, Palmolive Bldg., Chicago 11, Ill.; Executive Office, Kaiser Bldg., Oakland 12, Calif.

Kaiser Aluminum

setting the pace—in growth, quality and service

SOSS HINGES ADD BEAUTY AND DISTINCTION TO EVERY HOME



Studios of WJR, Fisher Building, Detroit,
Mich. Architect-Designer, George Walker.
Equipped with SOSS Invisible Hinges.

Unique, invisible SOSS HINGES are completely hidden from view when doors or lids are closed. This feature eliminates ugly protruding hinge butts. SOSS HINGES make possible the flush, clean, smooth surfaces so necessary for smart, contemporary architecture. Use them whenever you build or remodel.

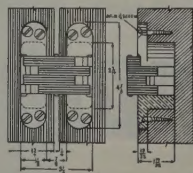
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INVISIBLE
HINGES

Sizes Available For
Every Type of Installation

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Gives complete details on America's only modern hinge. Write for it today—the hinge that hides itself.



SOSS Manufacturing Company
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tion of doors and windows; application of exterior sheathing and exterior covering materials; application of prefinished walls, ceilings and interior trim; priming of all exterior trim must all be done in the factory to effect major economies. Double studding every 4' is penalizing practically all lumber dealers who are now prefabricating panels.

A major prefabricator cannot economically service a builder of four or five houses a year who may turn to the lumberyard for assistance. [But] we have seen hundreds of examples of builders of this size turning to prefabricators and very quickly growing to 25-house-a-year builders, and many of them growing to 100-house-a-year builders and larger in a few years. Herein lies the solution to the problem of the small builder.

JAMES R. PRICE, *president*
National Homes Corp.
Lafayette, Ind.

Sirs:

Our public relations consultant, Arthur Dahlman, has only recently completed an extensive personal survey of lumber dealers. I believe Mr. Dahlman to be a topnotch analyst, but as you can see, the opinions are strictly his and not my own.

There is a general feeling that the old-time, well-established prefabricators seem quite willing to welcome the lumberyards to our field. We are happy to have their endorsement of the term "prefabrication" as a normal, reasonable and logical way to build more and more of a house under controlled plant conditions rather than "carrying the materials and the tools up a tree to build the birdhouse."

WILLIAM B. F. HALL, *president*
General Industries Homes
Fort Wayne, Ind.

From Mr. Dahlman's report:

The "big" dealer in each city was too busy to go into any type of prefabrication.

The second busiest, or second largest, in each city, trying to edge into the big boys' business, was receptive. Usually he lacked finances or initiative to do anything as radical as prefabrication.

The smaller dealers lack financing to create a campaign to interest consumer or contractor: they also lack initiative.

Unanimous feeling:

We are interested and are watching it very closely. Joe Doakes Lumber Co. is prefabricating now and we will see what happens to them.

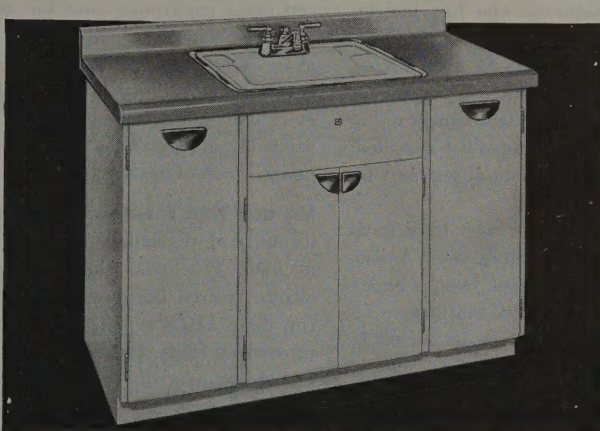
This Joe Doakes Lumber Co. is the exception. He is the one in 500—and will definitely do business. However, not enough Joe Doakeses are with us, and while the tide may turn in two or three years, prefabrication at present is for prefabricators—and lumber sales for lumber dealers.

American-Standard ready-built LAVATORY-DRESSING TABLES

with new counter tops of MICARTA



THE DRESSLYN is a luxurious 3-in-1 combination with a gleaming lavatory of genuine vitreous china. Available in four sizes—42, 46, 58 and 62 inches. And in your choice of either the smart-looking kneehole model or the extra serviceable straight front model with center storage compartment. Complete Dresslyn unit is factory-assembled and shipped in one carton for easy installation.



THE MERRILYN AND HIGHLYN feature one-piece Micarta counter tops. The Highlyn has heavily enameled cast iron lavatory; the Merrillyn features lavatory of genuine vitreous china. Post-formed Micarta top provides one continuous area of easy-to-clean counter space. Available in single cabinet model (24" wide), kneehole or straight front models (42" wide), models with lavatory on left or right (43" wide) and twin lavatory model (66" wide).

**now more beautiful, practical,
and easier to install!**

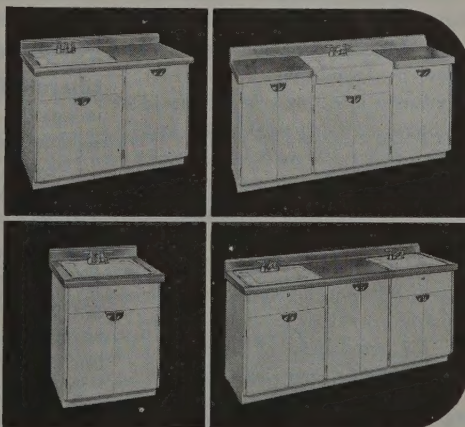
American-Standard lavatory-dressing tables are now re-designed for greater beauty . . . and for wider latitude in bathroom and powder room planning.

Now made with new design counter tops of durable, decorative Micarta, and available in wide choice of cabinet sizes and lavatory arrangements, American-Standard lavatory-dressing tables are the most distinctive ready-built combinations on the market. Cabinets come in gray, peach, buff, blue and white; Micarta tops in tan, mulberry, and gray; lavatories in white and popular American-Standard colors.

The handsome dressing tables feature a fine quality lavatory and a vanity-cabinet. Most models include such built-in conveniences as a medicine chest, specially designed drawers for cosmetics and toilet accessories, as well as plenty of storage space for towels.

The new and improved line covers the Dresslyn with its deluxe vitreous china lavatory; the Merrillyn (vitreous china lavatory) and the Highlyn (heavily enameled cast iron lavatory).

For details regarding models, colors and dimensions, please contact your nearest American-Standard sales office or write for Form 384-3.




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A monthly report on important developments in the modernization of mortgage credit, with particular emphasis on the expanding potential of the package mortgage, the open end mortgage and the expandable mortgage.

VA issues liberalized open-end rules, will still allow some appliance purchases

As the Veterans Administration issued its liberalized and simplified rules for open-end mortgage reborrowing under the new Housing Act of 1954, Washington economists saw a ready market of at least \$500 million for the repair, modernization and enlargement of veterans' homes.

By latest calculations, more than 3 million of the 3.4 million veterans who have bought houses on VA-guaranteed loans still have some portion of their \$7,500 guaranty entitlement available. Under the new law they can now apply this unused guaranty against increased borrowing for additions, repairs or alterations. Almost half of these houses were bought at least five years ago, and if these alone now required an average of only \$300 each for repairs or improvements, the total outlay would pass \$500 million.

No ban on equipment. VA's revised rules stipulate that any supplemental loans must be used to "substantially protect or improve the basic livability or utility of the property," the same requirement that applies to open-end reborrowing on FHA-insured mortgages under the new law (H&H, Sept. '54). But unlike FHA, the new VA rules are not so restrictive against financing many essential freestanding home appliances that do not become a firmly attached part of the structure or realty.

Based on original veterans' legislation, rather than on the language of the new housing law, the new VA regulations specifically state that a portion (up to 30%) of a supplemental loan "may be disbursed for the maintenance, replacement, improvement, repair or acquisition of nonfixtures or quasi-fixtures, such as refrigeration, cooking, washing and heating facilities, which are related to or will serve to supplement the principal alteration." Supplemental loans will not be authorized for guaranty, however, if they are "principally or solely" for appliances or extraneous structural or property improvements.

Guaranty increased. VA previously allowed open-end re-advances and supplemental loans for home repairs, alterations and improvements, but on a technical point it previously did not increase the dollar amount of its outstanding guaranty to the

lender on the higher loan balance, except in the cases of veterans who had bought homes before April 20, '50 and had used less than \$4,000 of guaranty entitlement. Under the new law any unused portion of a veteran's 60% guaranty entitlement up to the maximum of \$7,500 can now be applied to increase the dollar amount of guaranty to the lender on such loans.

In the case of veterans who have used their entire \$7,500 guaranties, the VA also will authorize re-advances and supplemental loans, but when those mortgages are increased VA will not increase its outstanding dollar guaranties to the lender.

Liberalized rules. Under its revised regulations the VA will allow 4½% interest on re-advances or supplemental loans, but no increase in the rate on the former unpaid balance. If house changes will cost less than \$2,500, the VA will not require a new appraisal, nor VA inspection during the work. It will be necessary, however, to file a statement of "reasonable value" signed by an approved VA appraiser, who may be an official or employee of the loan institution.

Prior approval from VA will be required on supplemental loans exceeding \$2,500, on re-advances by nonsupervised lenders, or on increased loans by a lender other than the holder of the original loan. For all supplemental loans exceeding \$2,500 the VA will also require a new appraisal, compli-

ance inspections and a "reasonable value" certificate confirming that the entire cost "will result in an enhancement in the value of the property equal to or exceeding such cost." If the original loan is in default, an extra loan can only be made if it will "improve the ability of the borrower to maintain his loan obligation."

VA and FHA fees and charges. Under its updated regulations, VA was expected to issue a schedule allowing lenders to charge veteran borrowers a fee up to 2% for these extra repair, alteration or improvement loans, plus any customary expenses for a credit report, title search or recording fees.

This compared with the maximum fees FHA authorized lenders to charge on open-end mortgage reborrowing: a) \$10, to cover the processing fee the lender must pay FHA, plus b) \$25 or 1% of the extra borrowing, whichever is less, and c) any out-of-pocket expenditures by the lender for customary title search or recording fees.

Under separate regulations, VA also will insure unsecured loans up to \$1,000 by "supervised" lenders for home repairs, alterations or improvements, provided the interest does not exceed 5.7% per year on the unpaid balance, or the discount is no more than \$3 per \$100 on a one-year basis, with repayment of the principal made in equal monthly installments.